

3 1761 11765900 3

Government
Publications

Canada. Dept. of Labour. Econo-
mics and Research Branch

Working and living conditions
in Canada. 9th ed.

Government
Publications

CA1
L21
-W55



Government
Publications

WORKING AND LIVING CONDITIONS IN CANADA



NINTH EDITION
APRIL 1960

DEPARTMENT OF LABOUR and
DEPARTMENT OF CITIZENSHIP AND IMMIGRATION



Digitized by the Internet Archive
in 2022 with funding from
University of Toronto

<https://archive.org/details/31761117659003>

Canada, Dept. of Labour, Economics and
Research Branch

WORKING AND LIVING CONDITIONS IN CANADA

Ninth Edition, April 1960

Prepared by the
ECONOMICS AND RESEARCH BRANCH
DEPARTMENT OF LABOUR
in consultation with the
DEPARTMENT OF CITIZENSHIP AND IMMIGRATION
and issued on the authority of

[Ottawa, Queen's Printer]

HON. MICHAEL STARR
Minister of Labour

A. H. BROWN
Deputy Minister

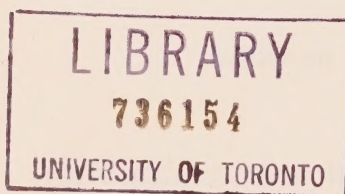
Photo Acknowledgments

Permission to use the following photographs is gratefully acknowledged:

Frontispiece, Department of Citizenship and Immigration.

PAGE:

- 4 Trans-Canada Pipe Lines Ltd., for the Department of Citizenship and Immigration.
- 5 Malak, Ottawa, for the Department of Citizenship and Immigration.
- 16 Canadair Ltd.
- 24 Gilbert A. Milne & Co. Ltd., for the Department of Citizenship and Immigration.
- 29 National Film Board.
- 43 Nott and Merrill, for the Department of Citizenship and Immigration.
- 46 National Film Board.
- 47 Eric Trussler, Toronto, for the University of Toronto.
- 51 Canadair Ltd.
- 57 Central Mortgage and Housing Corporation.
- 59 Department of Citizenship and Immigration.
- 60 Turofsky, Toronto, for the Department of Citizenship and Immigration.
- 62 Gilbert A. Milne & Co. Ltd., for Simpsons-Sears Co. Ltd.
- 67 Malak, Ottawa, for the Department of Citizenship and Immigration.



Previous Editions:

June 1951
May 1952
April 1953
December 1953
August 1955
December 1956
April 1958
April 1959

THE QUEEN'S PRINTER AND CONTROLLER OF STATIONERY
OTTAWA, 1960

Price 25 cents

Cat. No. L2-909

FOREWORD

This is the ninth edition of a booklet prepared by the Economics and Research Branch of the Department of Labour for the purpose of providing current information in a concise form on working and living conditions in Canada.

In the preparation of this booklet the Economics and Research Branch wishes to acknowledge with thanks the assistance of the Department of Citizenship and Immigration, the Employment Branch of the Unemployment Insurance Commission, the Research Division of the Department of National Health and Welfare, the Labour and Prices Division of the Dominion Bureau of Statistics, the Taxation Division of the Department of National Revenue, the Legislation and Canadian Vocational Training Branches of the Department of Labour, and the Canadian Teachers Federation.

The information contained in this edition has been revised by Mrs. D. French under the direction of Mr. J. P. Francis.

W. R. DYMOND

*Director, Economics and Research Branch
Department of Labour, Canada.*

CONTENTS

	Page
Introduction.....	1
1 — POPULATION AND EMPLOYMENT	
Population.....	3
Employment Trends.....	5
Male and Female Workers in Regions Across Canada.....	6
Seasonal Employment.....	7
Agriculture.....	10
2 — FINDING A JOB	
Employment Agencies.....	13
Qualifications.....	14
Language.....	14
Experience.....	14
Age and Sex.....	14
Canadian Citizenship.....	15
Personal Qualities.....	15
The Worker's Attitude.....	16
Seniority.....	16
The Skilled and Technical Worker.....	17
Education and Training.....	17
Certification.....	17
Union Membership.....	17
Qualifications for Professionals.....	18
Accountants, Bookkeepers.....	19
Agrologists.....	19
Architects.....	19
Dentists.....	19
Engineers.....	19
Foresters.....	20
Lawyers.....	20
Nurses.....	21
Optometrists.....	21
Pharmacists.....	21
Physicians and Surgeons.....	22
Physiotherapists.....	22
Scientists (pure and natural sciences).....	22
Teachers.....	22
Veterinarians.....	23
Persons in Business for Themselves.....	23
Financing a Business.....	25
3 — WAGES, SALARIES, AND EARNINGS	
Earnings and the Cost of Living.....	27
Earnings in Canada and Other Countries.....	28
Wage Rates for Selected Occupations.....	30
Minimum Wage Laws.....	30
Earnings in Canada's Major Industries.....	33
Salaries of Professional Workers.....	35
Tax and Other Deductions from Earnings.....	36

Contents

	<i>Page</i>
4 — WORKING CONDITIONS	
Hours of Work and Holiday Time.....	39
Other Employee Benefits.....	40
Labour Unions.....	42
5 — EDUCATION AND TRAINING	
School Attendance.....	45
Elementary Schools.....	45
Secondary Schools.....	46
Universities.....	47
Vocational and Technical Training.....	48
Apprenticeship.....	49
Vocational Guidance.....	52
6 — LIVING STANDARDS	
Spending Habits of Canadians.....	53
Credit Buying.....	54
Housing.....	54
Automobiles.....	56
Social and Political Aspects of Canadian Life.....	58
Entertainment and the Arts.....	59
Sports.....	61
Rural Living Conditions.....	61
7 — SOCIAL WELFARE SERVICES	
Unemployment Insurance.....	65
Workman's Compensation.....	66
Family Allowances.....	67
Family Assistance.....	68
Old Age Security.....	68
Old Age Assistance, and Disabled and Blind Persons' Allowances.....	68
Mothers' Allowances.....	68
General Assistance.....	69
Hospital Care.....	69
Medical Care.....	70
Voluntary Health Insurance Schemes.....	71
Free Legal Aid.....	71
Bibliography.....	72



... Coming into port.

INTRODUCTION

People who come to live and work in a new country often find that many aspects of life are different from those to which they were accustomed at home. At first it may be difficult for them to understand and adopt the many new customs and practices.

For the newcomer, one of the most encouraging features of Canadian life is that he may live where he chooses, work wherever he wishes and buy goods without restriction. In fact, since most things in Canada are comparatively free of regulation, the individual is at liberty to establish himself in his new country in the manner he or she feels is best.

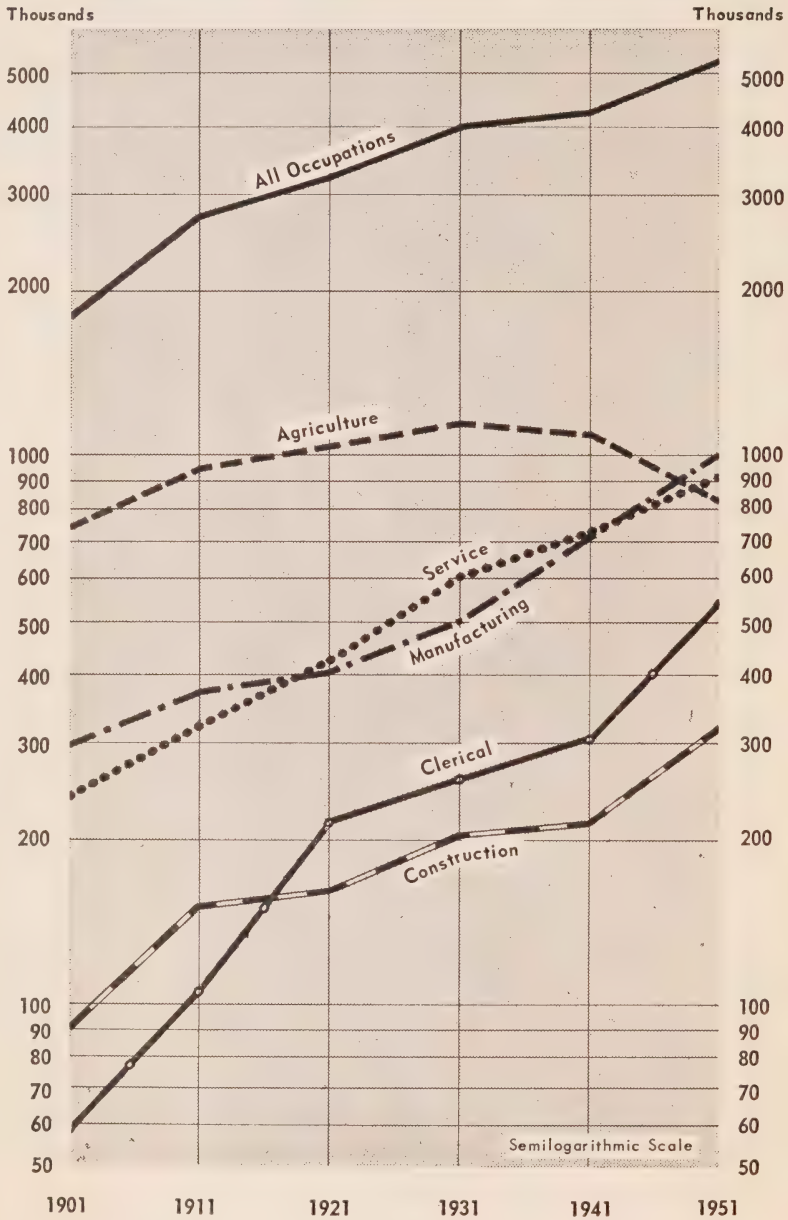
The main purpose of this booklet is to provide basic information on working and living conditions in Canada for those who are planning to emigrate to this country. Sources of additional information are also indicated.

The booklet deals with employment, earnings, working conditions, educational and training facilities, living conditions and social welfare services.

Although it is designed primarily for the prospective immigrant himself, it may also help immigration officials and others working with newcomers. It is hoped that it will also serve a more general purpose as a source of current information on working and living in Canada.

Chart 1

LABOUR FORCE IN SELECTED OCCUPATIONAL GROUPS CANADA, 1901-1951



Source: Census of Canada.

1 — POPULATION AND EMPLOYMENT

In the past half-century Canada has experienced a tremendous growth in population and industry, changing from a largely agricultural country to a highly industrialized modern nation. Canada's density of population still contrasts sharply with that of most European countries. Women comprise approximately one-quarter of the working force. Seasonal extremes of climate interfere with year-round employment in a number of industries, including agriculture which now employs 692,000 people.

Population

Since the turn of the century, Canada's population has more than tripled. At December 1, 1959, it was 17,650,000, compared with 5,371,000 in 1901. In recent years, since 1951, the rate of population growth has been about 3 per cent per year. In France and Western Germany the rate is about 1 per cent per year.

Despite this rapid increase, the density of Canada's population (number of persons per square mile of area) remains very low. It should be pointed out, of course, that a considerable part of Canada's northland is very sparsely populated because its climate and terrain make it inhospitable for general settlement under present conditions. Some comparisons of population size and density are shown in Table 1.

Table 1—Density of Population, Selected Countries

	(Year)	Population	Area, Square Kilometres	Density per Square Kilometre	Density per Square Mile
Canada.....	(1959)	17,650,000	9,960,547	2	5*
Denmark.....	(1957)	4,500,000	42,936	105	272
France.....	(1958)	44,500,000	551,208	80	207
Hungary.....	(1958)	9,857,000	93,030	106	275
Italy.....	(1958)	48,635,000	301,226	161	417
Netherlands.....	(1958)	11,173,000	32,450	344	891
United Kingdom.....	(1958)	51,681,000	244,016	212	549
Western Germany....	(1957)	51,469,000	245,359	210	544

* Excludes the Yukon and Northwest Territories, which would further reduce the number of persons per square mile in Canada.

SOURCE: *United Nations Demographic Yearbook, 1958*. Population for Canada is a Dominion Bureau of Statistics estimate.

The population is heavily concentrated in a long, narrow strip running along the southern part of Canada next to the United States border, from Halifax,



Natural gas pipelines cut 500 miles through prairie farmland, part of a 2,250-mile route across part of Canada to feed new industries.

Nova Scotia to Victoria, British Columbia. Nearly two-thirds of the people of Canada are in the southern part of the provinces of Ontario and Quebec, where the two largest cities, Montreal and Toronto, are located.

In recent years the most rapid population growth has been in the suburban areas on the perimeters of cities. Table 2 shows the metropolitan areas (city and suburban areas combined) that have grown the fastest during the most recent five years for which data are available.

Table 2—Population Increases in Metropolitan Areas in Canada, 1951-1956

	<i>Percentage Increase 1951-1956</i>	<i>Population 1956</i>
Edmonton, Alberta.....	44.5	251,004
Calgary, Alberta.....	42.5	200,449
Halifax, Nova Scotia.....	22.6	164,200
Toronto, Ontario.....	21.5	1,358,028
Hamilton, Ontario.....	20.4	327,831
London, Ontario.....	19.8	154,453
Vancouver, British Columbia.....	18.3	665,017
Ottawa, Ontario.....	18.1	345,460
Montreal, Quebec.....	16.2	1,620,758
St. John's, Newfoundland.....	15.9	77,991
Victoria, British Columbia.....	15.8	125,447
Winnipeg, Manitoba.....	15.5	409,121
Total.....		6,281,598

SOURCE: Census of Canada 1956, Bulletin: 1-6, Table 8.

The rural population in Canada in 1956 represented one-third of the total population, a lower proportion than in 1951. The number of people in northern Canada, particularly in the Yukon and Northwest Territories, is small. The Yukon in 1959 had 13,000 inhabitants, the Northwest Territories, 21,000.

The shopping centre of a new city suburb: the post-war pattern of living.



The Canadian population includes a large proportion of young people. Of every 100 people in the country in 1959, 33 were under 15 years of age, 59 were between the working ages of 15 and 64, and eight were 65 years of age or over.

Employment Trends

Since 1901, the labour force in all major occupational groups in Canada except agriculture has increased markedly. Chart 1 shows the trends for five such occupational groups—agriculture, service, manufacturing, clerical and construction. The fastest-growing occupation during this period was the clerical one, which increased almost ten-fold.

The shift from an agricultural economy to a highly industrialized one is indicated by the changes in agricultural and manufacturing employment. At the beginning of the century, more than twice as many people were in agricultural jobs as in manufacturing. By 1951, however, there were about 200,000 more factory workers than farm workers. As indicated in Table 3, this trend continued after 1951 and by 1959 the number of persons with jobs in the manufacturing industries was more than double that of persons with jobs in agriculture. Manufacturing now employs over one and a half million people, more than any other industry in Canada.

Service industries also have expanded rapidly. Classified in the service group are schools, hospitals, government agencies, theatres, law firms, barber shops,

laundries, hotels, restaurants and a variety of other establishments. In 1901 fewer than 250,000 people had service jobs; this had increased by 1951 to more than 900,000. By 1959, an average of 1,350,000 people had jobs in what had become the second largest industrial group.

By 1959, out of every 100 workers in the country, 26 were employed in manufacturing, 23 in the service industries, 16 in retail and wholesale trade, 12 in agriculture, and eight each in the construction and transportation industries. The remaining five industries together employed approximately seven workers out of every hundred.

Table 3—Employment in Canada, by Industry, 1955 and 1959
(Yearly averages of persons with jobs, in thousands)

<i>Industry</i>	<i>1955</i>	<i>1959</i>
Fishing.....	22	15
Forestry.....	114	95
Mining and quarrying ¹	110	89
Manufacturing.....	1,378	1,504
Construction.....	372	448
Transportation, storage and communications.....	405	447
Public utilities.....	62	75
Trade.....	845	947
Finance, insurance and real estate.....	178	216
Service.....	1,074	1,350
Agriculture.....	818	692
Total.....	5,378	5,878

¹ Includes oil wells.

SOURCE: Labour Force Survey, Dominion Bureau of Statistics, monthly reports and revision, 1959.

Male and Female Workers in Regions across Canada

The geographical distribution of persons with jobs in Canada in 1959 is shown in Table 4, and also the numbers of male and female job-holders, and the numbers of agricultural workers, in each region.

Of the persons with jobs in 1959, 37 per cent were employed in Ontario and 28 per cent in Quebec. The three Prairie provinces employed 18 per cent, 9 per cent were in the Pacific region, and 8 per cent in the Atlantic region.

Ontario had the largest proportion of women in its working population: 27 per cent of all jobs in the province were held by women in 1959, compared with 26 per cent in Quebec, 25 per cent in the Pacific region, 24 per cent on the Prairies, and 23 per cent in the Atlantic provinces.

By far the greatest number of farm workers in the country, 41 per cent, were in the Prairie provinces; 25 per cent were in Ontario; 22 per cent in Quebec; 8 per cent in the Atlantic provinces and 4 per cent in the Pacific region.

The Prairie provinces include one of the largest wheat-producing areas in the world, which accounts for their correspondingly large farm labour force.

Statistics show that 27 per cent of all persons employed in the Prairie provinces in 1959 were farm workers. This is a much higher proportion than in any other region of Canada: 11 per cent of the job-holders in the Atlantic provinces were on farms, 10 per cent in Quebec, 8 per cent in Ontario and 5 per cent in the Pacific region.

Table 4—Distribution of Persons with Jobs in Canada,
by Region and Sex, 1959
(yearly averages in thousands)

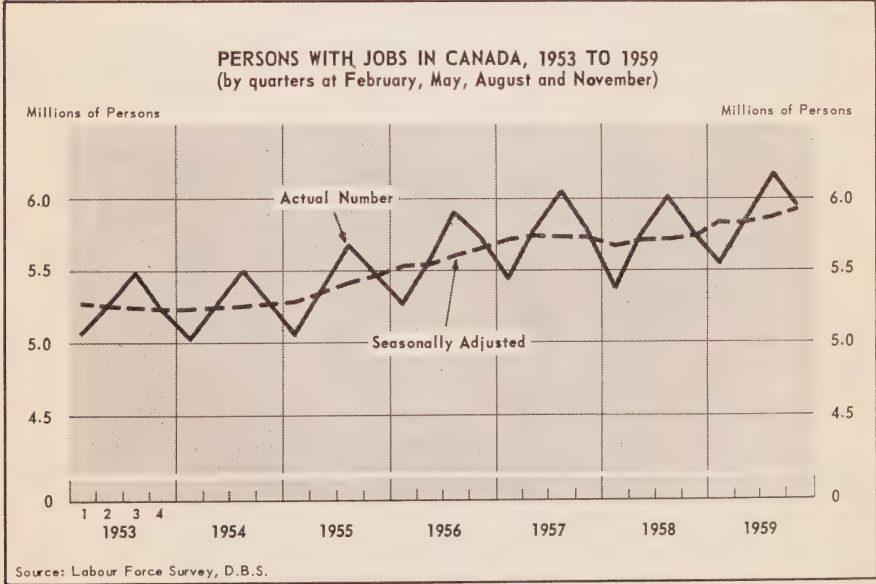
	Canada	Atlantic	Quebec	Ontario	Prairie	Pacific
Agricultural.....	692	56	154	174	284	24
Non-agricultural..	5,186	440	1,464	2,021	756	505
Total.....	5,878	496	1,618	2,195	1,040	529
Males.....	4,372	381	1,205	1,600	787	399
Females.....	1,506	115	413	595	253	130

SOURCE: Labour Force Survey, monthly reports, 1959, Dominion Bureau of Statistics.

Seasonal Employment

People who may be considering emigration to Canada must keep in mind that many jobs in this country are highly seasonal. In a number of industries very few jobs are available at certain seasons of the year. Each winter approximately 250,000 to 300,000 people are unemployed for varying periods because

Chart 2



of seasonal conditions. Unemployment insurance and other social measures related to this economic problem are described in Chapter 7.

Much outdoor work is curtailed in winter. Weather conditions also affect the supply of raw materials in some industries, and the demand for finished products in others. The number of opportunities for employment is also dependent on the ups and downs of retail trade which reaches a peak period at Christmas, and on the busy and slack seasons in the entertainment and tourist industries.

Chart 2 shows the basic upward trend of employment during recent years, along with the seasonal fluctuations. Additional details of seasonal employment are given in Table 5, which shows some of the Canadian industries most affected by seasonal variations, their slack periods, and the proportion of seasonal workers. In most industries employment as a whole does not change abruptly from the busy season to the slack season, but in an individual plant the transition may be sudden, especially if the plant (a lumber mill, for example) shuts down completely for part of each year. Agriculture, fishing and trapping, all highly seasonal, are not included in the table. The seasonal amplitude of agriculture is between 30 and 40 per cent.

Table 5—Seasonality of Employment in Selected Canadian Industries

	Total no. Employees 1959	Seasonal Employees*	Slack Season
Logging		%	
Central and Eastern regions.....	42,000	65	February to September
British Columbia.....	9,000	45	December to May
Construction			
buildings and structures.....	159,000	30	January to May
highways, bridges and streets.....	97,000	40	January to May
railways: maintenance of way, etc.....	37,000	30	January to May
Manufacturing			
meat products.....	28,000	15	February to July
dairy products.....	13,000	20	November to May
canned and cured fish.....	11,000	45	December to May
canned fruits and vegetables.....	14,000	70	December to June
tobacco and tobacco products**.....	10,000	25	May to November
pulp and paper.....	63,000	10	December to May
agricultural implements.....	11,000	20	September to January
Electric light and power.....	48,000	10	January to May
Retail trade.....	282,000	10	February to October
Service			
hotels and restaurants.....	67,000	10	December to May

* These percentages are calculated by expressing the difference between the seasonal peak and trough of employment in the specific industry as a percentage of employment at its peak.

** Most of the seasonal employees in this industry are engaged in processing tobacco (grading, sorting and packing in hogsheads). There is little seasonality in manufacturing tobacco into cigars, cigarettes, etc.

SOURCE: Employment figures are from *Employment and Payrolls*, a monthly publication of the Dominion Bureau of Statistics. Included are firms employing 15 persons or more. The seasonal variations were calculated by the Department of Labour from employment data obtained from *Employment and Payrolls*.

In many industries severely affected by seasonal variations in activity, it is frequently possible for workers to work overtime during the busy season, thus helping to offset the lower earnings of the slack season. Also, it may be seen from the table that some of the leading seasonal industries are complementary in their seasonal pattern, that is, their busy season may correspond with the slack season of another industry. Logging and construction are examples. As a result, some construction and some agricultural workers find employment in the logging industry during the fall and winter months. However, most seasonal industries have their peak employment in the summer and trough in the winter.

The seasonal jobs in some industries (canning of fish, fruit and vegetables, for example) are largely filled by housewives and students who do not want employment on a year-round basis and return to their former status when the busy season is over.

The government of Canada, in co-operation with provincial and municipal governments and industry, has for several years carried on a program of education, promotion and research in an attempt to cope with the seasonal problem. More recently the government has given direct financial assistance to municipalities to stimulate winter employment. While it is too early to assess the impact

Table 6—Long Term Temperature and Precipitation Data for 21
Selected Cities in Canada

	<i>Average</i>		<i>Precipitation</i>		<i>Average Annual Hours of Sunshine</i>
	<i>January Temperature (Degrees Fahrenheit)</i>	<i>July</i>	<i>Average Annual Inches</i>	<i>Number of Days</i>	
Charlottetown, Prince Edward Island.....	19	67	43.13	156	1,856
Halifax, Nova Scotia.....	24	65	54.26	159	1,835
Fredericton, New Brunswick.....	14	67	41.90	146	1,876
Arvida, Quebec.....	4	65	38.77	174	1,802
Montreal, Quebec.....	15	70	41.80	160	1,803
Fort William, Ontario.....	8	63	31.59	137	1,775
Kapuskasing, Ontario.....	-1	63	27.99	142	1,646
Ottawa, Ontario.....	12	69	34.89	146	2,009
Toronto, Ontario.....	25	71	30.93	149	2,048
Churchill, Manitoba.....	-16	55	13.87	101	1,525
Winnipeg, Mahitoba.....	1	68	19.72	117	2,124
Moose Jaw, Saskatchewan.....	7	68	14.60	103	2,268
Prince Albert, Saskatchewan.....	-1	65	15.60	119	2,107
Regina, Saskatchewan.....	2	67	15.09	113	2,294
Calgary, Alberta.....	16	62	17.47	105	2,245
Edmonton, Alberta.....	8	63	17.63	126	2,173
Prince George, British Columbia.....	15	60	22.16	166	1,784
Salmon Arm, British Columbia.....	23	68	19.58	114	1,786
Vancouver, British Columbia.....	38	64	56.83	179	1,832
Victoria, British Columbia.....	39	60	26.18	145	2,207
Dawson, Yukon Territories.....	-16	60	12.73	119	1,655

SOURCE: Federal Department of Transport, Meteorological Branch.

of this assistance, it is estimated that in its first year of operation the program created almost two months of employment for 35,000 workers on site. Many jobs were also created in industries which supply services and materials to the construction industry.

Most of Canada lies within the temperate zone of the northern hemisphere where summers are relatively short and warm and winters are long and cold. Table 6 shows temperature, rainfall and annual hours of sunshine in different cities in Canada.

Agriculture

Agriculture is the largest primary industry in Canada and occupies an important place in the economy, even though expanding secondary and other industries have attracted workers from it in recent years. The proportion of persons with jobs in agriculture in Canada in relation to all persons with jobs decreased from 15.9 per cent in 1951 to 11.7 per cent (692,000 people) in 1959.

Canadian farms are primarily family farms, operated by the owners with the help of their family and some employed labour. Only a small percentage of the farms are operated by tenants.

The number of farms has also declined in recent years. In 1951 there were 623,000 farms in Canada, compared with only 575,015 in 1956—a reduction of nearly 8 per cent in five years. Existing farms, however, are larger than in earlier years. The total acreage under cultivation in Canada in 1956 was about 174 million acres. The distribution of farm land under cultivation by region is shown in Table 7.

The size of farms in Canada is related to the type of farming practised. The largest farms are in the prairie provinces of Manitoba, Saskatchewan and Alberta, where grain growing, which requires large acreages, predominates. Mixed farms combining feed grain cultivation and beef cattle raising are also common in some parts of the prairies, and these too require large acreages.

In the central provinces of Ontario and Quebec, farm acreages are usually smaller. There the raising of livestock including dairy cattle is most common. The southern part of Ontario is largely a fruit- and vegetable-growing area.

Livestock and mixed farming are most common in the Atlantic provinces although some areas specialize in fruit farming. Farms in these provinces are about the same size as in Ontario and Quebec.

Many kinds of farming are also carried on in British Columbia although the livestock farm predominates. The farms range in size from the very large grain and beef cattle farms in the Peace River district in the northern part of the province, to the dairy and poultry farms, and fruit and vegetable farms located along the river valleys.

Canadian farmers depend to a great extent on mechanization of farm operations. Much of the field work is done mechanically. Most Canadian farmers own machinery such as tractors, trucks, mowing machines and grain binders, grain

Table 7—Farms in Canada, Showing Total Acreage and Average Size, by Region, 1956

	<i>Number of farms</i>	<i>Total acreage</i>	<i>Average Size (acres)</i>
Newfoundland.....	2,387	71,814	30
Prince Edward Island.....	9,432	1,065,463	113
Nova Scotia.....	21,075	2,775,642	132
New Brunswick.....	22,116	2,981,449	135
Quebec.....	122,617	15,910,128	130
Ontario.....	140,602	19,879,646	141
Manitoba.....	49,201	17,931,817	365
Saskatchewan.....	103,391	62,793,979	607
Alberta.....	79,424	45,970,395	579
British Columbia.....	24,748	4,538,881	183
Yukon.....	22	4,477
Total.....	575,015	173,923,691	302.5

SOURCE: Census of Canada 1956, Bulletins: 2-1 to 2-11.

combines and threshers. Most specialized dairy farms are equipped with milking machines; many have automatic feeds and waterers, automatic litter carriers and semi-automatic stable cleaners. More than three-quarters of the farms in Canada have electric power, on which the use of many of the machines depends. Quite apart from mechanization, farmers have raised their production by using higher quality cattle and by the increasing use of artificial breeding to raise the quality of their stock. The use of better seeds, fertilizers and weed killers is raising field production.

Like most agricultural countries, Canada has federal legislation designed to give price stability to the marketing of farm products, and legislation to give protection to farm co-operatives and producer marketing boards.

Farm workers are not eligible for such benefits as unemployment insurance and are not covered by legislation governing hours of work. Workmen's compensation is available to them in nine provinces; however, since it is optional for a farm employer to provide workmen's compensation for his workers, the employee should find out from the farmer whether or not this insurance has been arranged for.

The Canadian Farm Credit Corporation, with headquarters in Ottawa, provides long-term and short-term loans to farmers for the purpose of starting new farms or improving the ones they already own. Loans are also available through Farm Home Improvement and provincial farm loan schemes.

Information about farming in Canada may be obtained by writing to the federal Department of Agriculture, Ottawa, or to the provincial departments of agriculture, usually located in the capital city of each province. The departments of agriculture, in addition to answering specific questions, provide a wide range

of bulletins, usually free of charge, on agricultural subjects. In addition, the Department of Labour, Ottawa, provides information on farm labour and farm working conditions.

Prospective immigrants can address farming enquiries to the Department of Citizenship and Immigration in Ottawa or to the regional settlement supervisors located at various points in Canada. Officers of this Department are prepared to advise immigrants on the best places to start farming, the best systems of farming to follow, and how to arrange loans for buying equipment or land.

2 — FINDING A JOB

Government and certain private agencies are available to help the immigrant find a suitable job. Many occupations may call for somewhat different qualifications from those required in other countries. Those who wish to go into business for themselves should enquire about credit arrangements and licensing (see end of chapter).

Employment Agencies

There are several different ways in which a person may find out about available jobs in Canada.

Open to everyone is the National Employment Service with more than 200 offices throughout the country. At these offices workers apply for jobs and employers look for employees. One advantage of this country-wide employment service is that if workers are scarce in one part of the country the employment office there will advise other offices of this fact. In this way, job seekers learn of opportunities in other parts of Canada as well as in their own district, although the vast distances to be travelled sometimes deter workers from taking advantage of opportunities elsewhere. The National Employment Service offices have special sections for the placement of professionals, women, and other particular groups of workers.

In addition to the National Employment Service, immigrants may use the facilities of the Settlement Division of the Department of Citizenship and Immigration. Immigration and settlement officers assist all immigrants including those who wish to establish their own businesses or to settle on farms.

A number of private agencies, usually of a charitable nature, also assist immigrants in finding employment in Canada.

Finally, immigrants like all other residents may get in touch with employers on their own initiative or in answer to advertisements for vacant positions appearing in newspapers or other publications.

Newcomers to Canada must expect to find conditions of employment different from those in their own country and should not be disappointed if they do not immediately obtain the kind of work in which they are most interested. Canadians are accustomed to moving from their current job to a better one as they see opportunities develop. Many successful people have begun with jobs that they realized were below their full capabilities, and have gradually succeeded in finding the kind of employment in which they could realize their full potential.

Qualifications

In Canada as elsewhere, many jobs require special training and proof of competence. In addition, some general qualifications are important when a newcomer looks for a job in Canada, and these are discussed below.

LANGUAGE *Ability to speak and to understand English, or French if the newcomer settles in a French-speaking community, is essential in many occupations.* Use of the language is an important factor in most jobs since proper communication between the worker and his superiors as well as his co-workers depends upon it. In hazardous occupations a knowledge of the language becomes vital, for the worker must be able to understand the safety instructions and the protective measures provided by the employer. The ability to speak English or French is also imperative in occupations where contact with the public is involved to any great extent. There are, of course, a number of occupations (i.e., stenography, reporting, writing, teaching) in which the use of the language practically constitutes the job.

Persons contemplating emigration to Canada, therefore, would be well advised to start learning one of the two official languages of the country, if they are not already proficient in either of them, before leaving their present homeland. Once they have arrived, immigrants who wish to continue their studies will find that language courses are available, usually at night school, in major communities across Canada either entirely free of charge or for a small fee.

EXPERIENCE Previous work experience is an asset when it is related to the type of work which the immigrant is seeking in Canada.

General business knowledge, administrative experience and experience in dealing with different kinds of people are, of course, useful in almost any work. On the other hand, a knowledge of particular machine methods or specific industrial processes may not be as useful in Canada as in the immigrant's country of origin because of different methods and standards. An immigrant possessing outstanding manual skill may find that the operation which he was able to perform skilfully by hand in his former country is done entirely by machine in Canada. Nevertheless, familiarity with the skills of almost any of the traditional trades will be very useful.

AGE AND SEX In Canada, as in a number of other industrialized countries, the older worker can be at a disadvantage when applying for a job in competition with younger applicants. *For recent immigrants, who may already be at a disadvantage when competing with Canadian citizens because of their lack of knowledge of the language or of Canadian customs, the factor of age could be a deciding one.*

There are many reasons, some based on prejudice, why the older worker usually has more difficulty in finding employment than the younger. For one thing, young people are generally preferred to older people because they can be

hired at a lower initial salary and then trained to suit the wishes and plans of the employer. In addition, young persons are considered to be more versatile and quicker in their work than older persons. The practice of having compulsory pension plans in many large organizations also makes it harder for the older worker to gain employment since the employer's contribution to the pension plan is larger for older than for younger workers.

On the other hand, it is also recognized that the older worker has many qualities to offer such as skill, dependability and maturity of judgment. In recent years the federal Department of Labour through its publicity program has done much to persuade employers that there are advantages in hiring older workers.

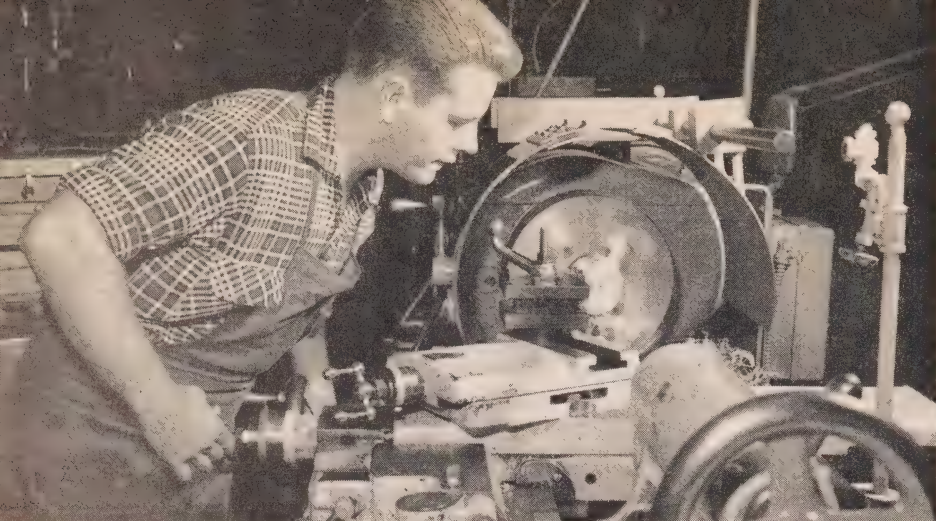
Theoretically all occupations are open to workers of both sexes. In practice, however, women are more likely to find employment in the occupations traditionally performed by women in Canada, i.e., clerical (including stenographic) operations, service and sales occupations, teaching and nursing. In the manufacturing industries, textiles and clothing establishments and manufacturers of electrical supplies are the largest employers of women. Some of the jobs commonly considered "women's jobs" are also among the lower-paid occupations in the country.

Although some difficulties still exist regarding the employment of women in occupations not considered to be women's jobs, well-trained women are making headway even in predominantly male occupations. Since the Second World War, employers have been less reluctant than before to employ married women so that large numbers of them are now working in many occupations.

CANADIAN CITIZENSHIP There are a number of positions in Canada for which one of the conditions of employment is that the applicant be either a Canadian citizen or a British subject. These are largely jobs at certain levels in the public service. Only in rare instances do private employers—and they employ by far the greatest number of workers in the country—require Canadian citizenship as a condition of employment.

PERSONAL QUALITIES In addition to any other qualifications, employers in Canada, as elsewhere, require certain basic personal qualities of a candidate for a job. What these qualities are and their relative importance vary with the job. In general, however, they include a pleasing personality, mental alertness, good judgment and dependability.

It is important for the immigrant to recognize that as far as these personal qualities are concerned, he will be competing with Canadian citizens. In cases where other qualifications are equal, therefore, whether or not an employer selects an immigrant over a Canadian citizen will depend on the degree of these



The machinist must bring qualities of dependability and alertness to his job, to succeed in a new land. Often he must be ready to adapt his skills to unfamiliar job requirements.

personal qualities that he is convinced the immigrant possesses. Furthermore, the immigrant's success in the job and rate of promotion will depend on his job performance which will involve to a considerable extent a demonstration of these personal qualities.

THE WORKER'S ATTITUDE

The immigrant at the beginning may have to undertake work which is unfamiliar to him.

Whether he is happy or unhappy in his work will be largely determined by his attitude towards his job. *As a general rule immigrants should not expect to begin at the top in their line of work and, above all, they should not expect to make a fortune overnight.* Even men of outstanding ability may have to wait a while before their ability is recognized and rewarded. The best advice to immigrants in this connection is: *"Do not expect too much of your new job at the beginning; take any kind of work, if necessary, and work hard at it. At the same time watch for openings in which your ability or knowledge would be better utilized and be ready to take advantage of them."*

SENIORITY

Collective agreements between labour unions and employers in Canada usually contain provisions relating to seniority rights, except in industries which experience major seasonal fluctuations in employment such as construction and logging. These provisions, as a general rule, recognize the worker's length of service with the employer in the case of such matters as layoffs, rehiring following layoffs, promotions, and choice of vacations.

Newly-employed workers, whether immigrants or Canadian citizens, should acquaint themselves with their employer's seniority policy. In cases where seniority is recognized as a major factor in determining which workers will be laid off, or rehired or promoted, they should realize that they are at a considerable disadvantage when compared with workers who have been in the employ of the firm for many years.

The Skilled and Technical Worker

Non-professional workers make up the largest proportion of the labour force in Canada—about 92 per cent. Most are wage or salary earners; the rest are in business for themselves (see page 23).

EDUCATION AND TRAINING A good education is to the advantage of the applicant in most occupations. Even if at the beginning the worker finds that his education does not profit him directly, he will later discover that it is helping him to get ahead more quickly.

Because of the outstanding developments in technology and mechanization in Canada during recent years, the immigrant will find that a good background of technical knowledge obtained through experience or formal technical training is of great value. Immigrants will be well advised to bring with them evidence of training received and of courses completed.

CERTIFICATION In a number of skilled trades in Canada persons are required to obtain a certificate of competence before being permitted to practice the trade. Usually these are trades that involve a period of apprenticeship training (see Table 16, p. 50). Certification may be required by the province in which the person plans to work, or by the municipality, or by both. A person planning to emigrate to Canada with the aim of working in a skilled trade should enquire from a Canadian immigration official if certification for his trade is needed in the community in which he intends to settle, and to what extent his training and experience in this trade will be of use to him in Canada.

UNION MEMBERSHIP In a large section of Canadian industry, membership in trade unions is voluntary. In some industries, a “union shop” agreement is in force, requiring a worker to join the certified union when he is hired. In a much smaller group of industries, the “closed shop” type of agreement may be in force, and a worker must be a qualified member of his trade union in order to find employment in the field of his occupational skill.

Application to join a Canadian labour union is made on a form provided by the union. Some craft unions require evidence of an applicant’s competence before admitting him to membership. Evidence of having qualified under the provincial regulations for licensing or for competence certificates will, as a rule, be sufficient, although some unions establish competence tests of their own. Upon acceptance of his application, the new member must generally pay an initiation fee and thereafter the regular monthly dues. These vary from one union to another and even from one local to another of the same union. The initiation fee may range from \$1.00 to \$25.00 but is usually \$5.00; some, however, may be considerably higher. Membership dues are normally \$1.50 or \$2.50 a month but may range from \$1.00 to \$6.00.

Some collective agreements contain clauses providing that union dues will be automatically deducted from the member's pay cheque. For further information regarding union organization, see Chapter 3.

Qualifications for Professionals

About 8 per cent of Canada's labour force is composed of professional workers, the term "professional" usually meaning occupations requiring university training or specialized training above the secondary school level, and considerable work experience.

Many professions in Canada have professional associations, e.g., the Canadian Medical Association, the Association of Professional Engineers, or the Canadian Institute of Chartered Accountants, and it is customary for persons practising these professions to belong to such an association. Usually the associations have a national headquarters and provincial branches. In some provinces, the licensing of professional persons for work in the province is controlled by the respective professional associations. Persons wishing to practise a given profession, therefore, must apply for a licence to the branch of their professional association in the province in which they wish to establish themselves. However, this is not necessary for all professions. In the occupations discussed individually below, if a licence from a professional organization is required, the fact is mentioned.

To qualify for a licence, the applicant may be required to pass an examination or give other proof of competence to practise his profession. Successful candidates are registered by the respective professional associations as licensed to practise.

Professional persons coming to Canada from other countries may not be able to obtain positions in their specializations immediately. It will, of course, be an advantage if they have a good knowledge of English, or of French if they expect to work in French-speaking communities. They will also be well advised to become acquainted as soon as possible with local customs, business methods, economic conditions, and laws and regulations.

Newcomers to Canada trained in such professional fields as engineering or architecture can be employed immediately if jobs are available and a fully qualified Canadian professional takes responsibility for their work, but they cannot work on their own account before meeting certain professional requirements and passing certain examinations. Doctors, dentists, pharmacists and lawyers, on the other hand, cannot take positions in their respective fields until they have fulfilled certain requirements. These may include additional formal training, a term of work experience, and examinations. Doctors may, however, work as assistants and internes.

The requirements to be fulfilled for the practice of a number of selected professions are outlined below. Pamphlets setting out the requirements of a number of professional occupations may be obtained from the Department of Citizenship and Immigration.

ACCOUNTANTS, BOOKKEEPERS Chartered accountants and certified public accountants must belong to their respective professional organizations before being allowed to practise. Each province has its own professional accountants' organization, but information may be obtained from the following national bodies: The Canadian Institute of Chartered Accountants, 10 Adelaide Street East, Toronto, Ontario, and the Canadian Institute of Certified Public Accountants, 123 St. Clair Avenue West, Toronto, Ontario.

Bookkeepers can take jobs immediately if openings are available and their qualifications meet the requirements of the individual employers, for they are not usually classified as professional and do not require certification.

AGROLOGISTS A university degree in agriculture is needed to practise agrology in Canada. In addition, six of Canada's ten provinces require membership in the provincial agriculturists' association. New Canadians are considered for membership on an individual basis, according to their qualifications. Information may be obtained from the Agricultural Institute of Canada, 176 Gloucester Street, Ottawa, Ontario.

ARCHITECTS The practice of architecture in Canada is controlled by provincial regulations in all provinces except Prince Edward Island. Under these rules, all architects must be certified before beginning practice on their own account. Newcomers to Canada are advised to get in touch with the architects' association of the province in which they wish to practise or with the Royal Architectural Institute of Canada, 88 Metcalfe Street, Ottawa, Ontario.

DENTISTS In general, immigrants who are graduates from European dental schools and who wish to practise in Canada are required to attend an approved dental school in Canada for periods which vary from province to province, and to graduate from that school. In some provinces the applicant must be a Canadian citizen, or have resided in Canada for a specified period of time. In addition to the above requirements, all applicants before they can obtain a licence must pass the examination set by the Dental Council of Canada or by the dental board of the province in which they plan to practise. Further information may be obtained from the Canadian Dental Association, 234 St. George Street, Toronto, Ontario.

ENGINEERS In Canada an "engineer" is usually a graduate in engineering from a recognized university, or an appropriately qualified member of a professional engineering association. An individual may not legally call himself a "professional engineer" unless he is registered with the Professional Engineering Association in his province. Requirements for registration vary somewhat from province to province but generally include

graduation in engineering from a recognized university or the equivalent, two years of appropriate experience after graduation, residence in the province in which application for registration is made and a certificate of good character.

The Provincial Associations recognize a substantial number of engineering degrees from universities in all parts of the world. Individuals who do not hold such a degree are required to pass written examinations before being granted registration. Definite rulings on individual cases are only obtainable after the applicants have become residents of Canada, although a prospective immigrant may be informed prior to his arrival in Canada whether or not his qualifications are recognized at the time of his enquiry.

Detailed information may be obtained from the Canadian Council of Professional Engineers, 77 Metcalfe Street, Ottawa, or from the Provincial Associations of Professional Engineers.

Enquiries about engineering prospects in Canada may also be directed to the Engineering Institute of Canada, 2050 Mansfield Street, Montreal, Que., or to one of its branch offices located in principal cities across the country. The Engineering Institute includes among its functions the publication of information and the promotion of research in the field of engineering.

Engineers coming to Canada from other countries will probably be able to obtain employment within a reasonable time, particularly if they are recent graduates in engineering. When jobs are available, they can be employed immediately in a variety of engineering tasks if a properly licensed engineer takes responsibility for the work done. Generally speaking, newcomers would be well advised to take employment with a firm or an individual employer for a period of time rather than to start out on their own immediately.

FORESTERS To obtain a forester's position in Canada usually requires a bachelor's degree in forestry or a related science. In the case of research work, some positions require post-graduate degrees at the master's or doctor's level, or equivalent related experience.

Generally speaking, membership in a professional association is not a prerequisite for the practice of forestry in Canada. However, four provinces (New Brunswick, Quebec, Ontario and British Columbia) have legislation covering professional foresters. In all four provinces, foresters who are not members of the professional organization may obtain employment in forestry but may not be eligible to hold certain top level positions. To obtain more specific details about the regulations in these four provinces the applicant should, before immigrating to Canada, communicate with the Canadian Institute of Forestry, 10 Manor Road West, Toronto 7, Ontario.

LAWYERS Admission to the Bar in Canada is governed by the law society of each province, which requires the newcomer to pass Canadian law examinations and to pay admission fees. Most law societies also require that a candidate be a Canadian citizen or a British subject.

Because of similarities in legal practice in Canada and the United Kingdom, British lawyers usually have no difficulty in passing the Canadian law examination. European lawyers, however, may find it necessary to undertake additional legal training in order to qualify in Canada.

Additional information concerning the practice of law in Canada may be obtained from the Secretary-Treasurer of the Canadian Bar Association, Mr. Ronald C. Merriam, 88 Metcalfe Street, Ottawa, Ontario.

NURSES General hospitals in Canada usually employ only nurses who are registered with the provincial registered nurses' associations. In the provinces of Quebec, Prince Edward Island and Newfoundland, a person is not permitted to practise as a nurse without being registered and without having obtained a licence from the province. In the other provinces of Canada, a person (male or female) may practise as a nurse but not as a registered nurse, unless holding the qualifications required for registration. It is customary for nurses to work towards registration at a slightly lesser rate of salary until they qualify.

A nurse planning emigration to Canada should, therefore, first find out whether or not she is eligible to qualify for registration in the province in which she intends to practise. For nurses from the United Kingdom, the qualifications required usually include current state registration and the possession of Part 1 of the Central Midwifery Board Certificate. Among the requirements for nurses from other countries are graduation from a recognized school of nursing after sound training in general nursing, including an accepted course in midwifery or obstetrics; current registration with an established nurses' association, if one exists in the country in which the nurse received her training; and a working knowledge of English or French.

Additional information may be obtained from the Canadian Nurses' Association, 270 Laurier Avenue West, Ottawa, Ontario.

OPTOMETRISTS To practise optometry in Canada it is necessary to have a licence granted by a provincial association of optometrists. For newcomers the requirements include proof of training comparable to that of graduate optometrists in Canada. Further information may be obtained from the Canadian Association of Optometrists, 159 Bay Street, Toronto, Ont.

The provinces of Quebec and British Columbia have special, somewhat more difficult, requirements. A newcomer planning to practise in these provinces should make enquiries from the association of optometrists of the province concerned, or from the Canadian Association mentioned above.

PHARMACISTS A pharmacist coming to Canada will have to meet the academic and practical training requirements of, and pass the examinations approved by, the Pharmaceutical Council of the province from which he expects to obtain a licence to practise. Enquiries

may be addressed to the Canadian Pharmaceutical Association, Inc., 221 Victoria St., Toronto 1, Ontario, or to the Pharmaceutical Council of the province concerned.

PHYSICIANS AND SURGEONS

The registration of medical practitioners is a provincial rather than a national responsibility and every province has a medical council authorized to decide upon the suitability of candidates for such registration. Some of the councils have power to accept without examination certain classes of candidates qualified in Great Britain, but otherwise examinations are usually imposed. The provincial medical councils may hold the examinations themselves, but for the most part they employ the Medical Council of Canada, 77 Metcalfe St., Ottawa, to do so.

In order to obtain the "enabling certificate" offering admission to the examinations of the Medical Council of Canada, the candidate must fulfil the requirements of the provincial medical council, which in some cases may include further study, or hospital service, or examination in the basic medical subjects such as anatomy, physiology, biochemistry, pathology, bacteriology, and pharmacology. The examinations may be taken in either English or French. The Council qualification renders the holder eligible for registration by the provincial medical council which furnished his enabling certificate although not necessarily by the others, unless he meets their own standards of suitability. The Province of Quebec requires Canadian citizenship before granting registration.

PHYSIOTHERAPISTS

Several Canadian provinces have laws governing the practice and licensing of physiotherapists. Since these laws vary from province to province, immigrant physiotherapists who wish to practise in Canada should apply to the Canadian Physiotherapy Association, care of the University of Toronto, for further information.

SCIENTISTS (PURE AND NATURAL SCIENCES)

Professional persons who have specialized in sciences which make up the pure and natural science group (such as chemistry, physics, mathematics, or biology) do not usually have to obtain special licences or join professional organizations before practising. Applicants, whether newcomers to Canada or Canadian citizens, are hired, when jobs are available, on the basis of their academic qualifications, work experience, demonstrated ability and other personal characteristics.

TEACHERS

Qualifications required for teaching in Canada vary from one province to another. Teachers trained outside Canada must, therefore, refer their qualifications to the registrar of the Department of Education of the province in which they seek employment. The Provincial Registrar is also in a position to provide information on opportunities for employment within his province. although the actual hiring of teachers is done by

local school boards in cities, towns or municipalities. The job vacancies are usually advertised in the local newspapers during the spring, and enquiries regarding jobs should be made at that time. Once the teaching jobs are filled for the fall season a teacher may have to wait another year before securing employment.

To teach in elementary schools a teacher is usually required to have had four or five years of secondary schooling (depending on the province), and, in addition, a year at a recognized teachers' training school or college. A teaching certificate is issued by the provincial Department of Education upon proof of adequate qualifications.

Requirements for teaching in a secondary school usually include university graduation with a bachelor of education degree or a degree in some other specialization with a least one additional year at a teachers' college.

Teachers at the university or college level are not normally required to have a teacher's certificate. They are directly hired by the university or college on the basis of their ability, education, and experience. Fluent knowledge of English, or French if the teacher wishes to work in French-language universities, is of course essential.

Additional information regarding the teaching profession may be obtained by writing to the Canadian Teachers' Federation, 444 MacLaren Street, Ottawa, Ontario.

Veterinarians must be graduates in veterinary science from an accredited university, and must become members of the veterinary association of the province in which they wish to practise.

A newcomer wishing to practise veterinary medicine must submit his qualifications to the Committee on Education of the Canadian Veterinary Medical Association, the national headquarters of the various provincial veterinarians' associations. A veterinarian whose qualifications are not approved by the Committee may be asked to write an examination or to attend a Canadian veterinary college for additional training.

Enquiries may be addressed to the secretaries of the various provincial veterinarians' associations or to the Canadian Veterinary Medical Association, P.O. Box 416, Ottawa 2, Ontario.

Persons in Business for Themselves

A large number of people in Canada are in business for themselves, their occupations varying widely and their enterprises ranging from the one-man business to the large corporation.

Many of them are professional people, skilled tradesmen and others who provide a service, e.g., business consultants, financial advisors, real estate salesmen, painters, stonemasons, electricians, plumbers, barbers. Farm operators nearly always own their farm in Canada and many retail stores and small manufacturing establishments are owned and operated by individuals.



Norwegian skis are displayed to a customer in a Toronto ski shop. The shop's owner and proprietor came from Oslo in 1951. He took a course in radio repairing and started a radio and sporting goods store, then a specialty shop for Norwegian skis and equipment.

Persons planning to start their own business need an adequate amount of capital and would profit by establishing a good credit rating with a bank or other lending agency.

Information regarding the setting up of a business may be obtained from the municipal clerk of the city or town in which the prospective businessman wishes to establish himself, or from the National Employment Service, the Department of Citizenship and Immigration, the provincial government industrial development departments, the banks, or the local boards of trade. In some localities, a licence is required before a new business can be established. The city clerk or the local National Employment Service office and the local immigration office can usually provide the necessary information regarding licences.

Representatives of the federal Department of Trade and Commerce abroad and in Ottawa will provide information on markets and production, and various

trade and industrial associations, such as the Canadian Manufacturers' Association, will provide information on request. Lists of these associations and their addresses, as well as the addresses of government departments, may be found in the *Canadian Almanac*, available at Canadian immigration offices, Canadian embassies, or Canadian consulates.

FINANCING A BUSINESS Borrowing for business purposes is well organized in Canada and businessmen obtain funds from several sources according to the purposes for which they intend to use them.

Firms requiring a large amount of capital with which to purchase fixed assets such as land, buildings and equipment, customarily issue bonds which are secured by mortgages on the plant and property purchased and the bonds are sold to shareholders. These loans are arranged to cover a fairly long period of time. Small businesses of certain kinds may apply for a loan on fixed assets to the Industrial Development Bank, the address of which may be obtained from the federal Department of Trade and Commerce in Ottawa.

Everyday working capital for wages and materials is usually secured from the chartered banks on a shorter-term basis, usually one year or less.

The nine chartered banks of Canada are the primary source of short-term loans, their loans usually being for less than a year. Regulated by the government-owned Bank of Canada, the chartered banks provide a safe and convenient service for depositors and borrowers. The branch banks are located throughout the country, one branch for every 3,400 Canadians, providing a greater service to the public than may be found in any other nation. Rates of interest change from time to time but bank rates are currently about 5 per cent, varying slightly according to the type of security offered.

In addition to the chartered banks there are other types of saving banks in Canada: trust and loan companies, the government Post Office Savings Bank, provincial savings banks and credit unions. Credit unions and finance companies usually handle more personal loans than business loans.

3 — WAGES, SALARIES AND EARNINGS

Wages and salaries are relatively high in Canada, and even when the cost of living is taken into account earnings are able to provide a standard of living higher than that in most other countries. Average weekly earnings vary in different regions of the country. Income tax is usually deducted from the pay cheque.

Earnings and the Cost of Living

The cost of living in Canada, as measured by the consumer price index, has risen fairly steadily since the end of the Second World War. At the same time, however, earnings of Canadians have also risen, and at a faster rate than the cost of living. This fact is shown in Chart 3 which compares for the years 1953 to 1959 the consumer price index, the average weekly earnings index for the nine leading industries in Canada, and the real earnings of workers in these industries. Real earnings have been calculated by dividing the average weekly earnings by the corresponding consumer price index in an effort to take into account the increased prices Canadians have had to pay for their goods and services.

Higher earnings in Canada during the past few years have meant an improved standard of living; Canadians are able to purchase more goods with their earnings. This is reflected in considerable increases in the sales of consumer goods of all kinds.

Chart 3

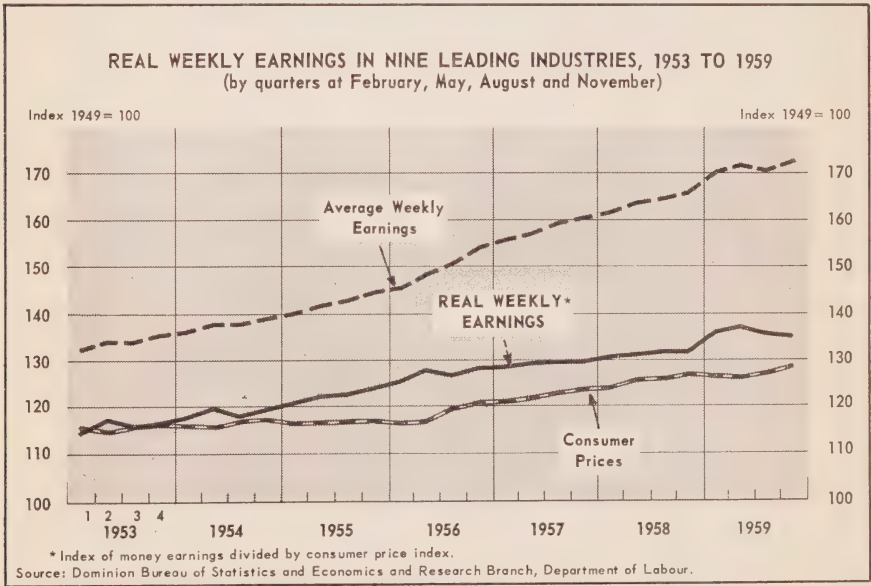


Table 8—Retail Price Averages for Urban Canada, in Canadian and United Kingdom Currencies, and Time Required to Earn Each Item, November 1959

	\$ (Canadian)	£1 (U.K.)	Time Required to Earn ²
Beef, round steak, pound.....	.93	6/10	30 minutes
Beef, hamburger, pound.....	.49	3/8	16 minutes
Bacon, side, half pound.....	.43	3/2	14 minutes
Sausage, pure pork, pound.....	.54	4/-	17 minutes
Milk, fresh, quart.....	.24	1/9	8 minutes
Butter, creamery, first grade, pound.....	.70	5/2	22 minutes
Bread, plain white, pound.....	.15	1/1	5 minutes
Flour, all-purpose, pound.....	.09	-/8	3 minutes
Cheese, plain processed, package.....	.36	2/8	12 minutes
Shortening, pound.....	.33	2/5	11 minutes
Eggs, Grade A large, dozen.....	.63	4/8	20 minutes
Sugar, granulated, pound.....	.09	-/8	3 minutes
Tea, black, half pound.....	.60	4/5	19 minutes
Coffee, medium quality, pound.....	.73	5/5	23 minutes
Potatoes, No. 1, ten pounds.....	.50	3/8	16 minutes
Tomatoes, choice, canned.....	.27	2/-	8 minutes
Toilet soap, bar.....	.12	-/11	4 minutes
Fuel oil, gallon.....	.19	1/5	6 minutes
Man's haircut.....	1.10	8/2	35 minutes
Theatre admission, adult.....	.84	6/3	27 minutes
Street car or bus fare.....	.13	1/-	4 minutes
Radio, table model.....	27.29	10/7/1	14 $\frac{3}{4}$ hours
Man's suit, all-wool worsted.....	59.32	21/19/-	31 hours, 54 minutes
Gasoline, grade 2, gallon.....	.41	3/9	13 minutes
Drycleaning, man's suit.....	1.28	9/6	40 minutes
Drycleaning, woman's dress.....	1.29	9/7	40 minutes
Laundry, man's shirt.....	.24	1/9	7 minutes
Laundry, cotton sheet.....	.18	1/4	6 minutes
Newspapers, weekly.....	.40	2/11	13 minutes
Beer, dozen pints.....	2.19	16/2	1 hour, 11 minutes
Coal, anthracite, ton.....	28.44	10/10/5	15 hours, 17 minutes
Cigarettes, package of 20.....	.38	2/10	12 minutes
Canadian car, low-priced.....	2,927.00	1,082/19/10	39 weeks, 16 hours
Household help, per hour.....	.89	6/7	29 minutes
Telephone, individual line.....	4.68	1/14/8	2 $\frac{1}{2}$ hours
Telephone, two-party line.....	3.93	1/9/1	2 hours, 6 minutes
Taxi, first mile.....	.65	4/10	21 minutes

SOURCE: Prices, Dominion Bureau of Statistics. Currencies, Bank of Canada.

¹ Rate of exchange, November 1959: \$1.00= £.37.

² Time required is based on the average weekly earnings figure of \$74.28 per week (equivalent to \$1.86 per hour) taken from *Employment and Payrolls*, November 1959. This figure refers to non-farm establishments employing 15 or more employees.

Earnings in Canada and Other Countries

The wages and salaries of Canadian workers are high when compared with those received in most other countries. For example, in November 1959, average weekly earnings of workers in nine leading non-farm industries in Canada were



The family goes shopping at the supermarket, where groceries, fruits and vegetables, meat, cleaning products and other household items are arranged for sale on help-yourself shelves.

\$74.28. At the rates of exchange then prevailing, this would amount of £27/9/7 in the United Kingdom, 38,150 francs in France, 324 DM in Germany, 293 florins in the Netherlands, and \$77.99 in the United States.

These comparisons can be quite misleading, however, because the prices of consumer goods and services in Canada are considerably different from those of other countries. Table 8 lists a few selected consumer goods and services, with their Canadian price, and the equivalent of that price at prevailing rates of exchange in the United Kingdom. The prospective immigrant to Canada should compare these prices with those for the same goods and services in the country or locality where he now lives to form some impression of the relative levels of the cost of living. In November 1959, the Canadian dollar was worth 7s. 5d. in the United Kingdom, 513.6 francs in France, 4.37 DM in Germany, 3.95 florins in the Netherlands, 7.22 krone in Denmark, 5.42 krona in Sweden, 335.12 markka in Finland, and 7.47 krone in Norway.

Wage Rates for Selected Occupations

The wage rates shown in Table 9 represent the rates of pay by the hour, the week or the month, for workers below the level of supervisors. They are estimated from the Survey of Wage Rates and Hours of Labour conducted annually by the Economics and Research Branch of the Department of Labour.

In each case, the figure is a median average for a broad range of wage rates. Wages vary a great deal for the same type of work, depending on local conditions, the experience of the employees, and other factors. It is important for newcomers to Canada to realize that starting wages may be below the median average given in Table 9, but that they improve as the worker becomes familiar with Canadian work methods, industrial techniques, customs and language.

Market demands for employees' services as well as for the products of industry vary from one part of the country to another. Average hourly wage rates are generally highest in British Columbia and in the more highly industrialized areas of Ontario.

Minimum Wage Laws

Minimum wage rates applicable to most industries and occupations are in effect in all provinces except Prince Edward Island. These represent a floor below which wage rates may not fall. Minimum wage rates are usually set on the basis of a living wage and have greatest practical application in trade and service industries, particularly in small communities. Most workers in Canada receive wages that are considerably higher than the legal minima.

There are no legally established wage rates for men in Ontario and Nova Scotia and none for men in New Brunswick except in the canning industry. Information on minimum wages is contained in a bulletin issued by the federal Department of Labour entitled "Provincial Labour Standards", which sets out the minimum wage rates payable in the various provinces for experienced and inexperienced workers, and the minimum overtime rates set under provincial minimum wage laws.

In Reading Table 9.

It is important to emphasize that immigrants must be prepared to work for wages at or near the starting level in their area until they become familiar with Canadian work methods, industrial techniques, customs and language. The rates shown in Table 9 are averages with the result that they are higher than the usual starting wage.

Table 9—Wage Rates in Selected Occupations in Canada, October 1959

	<i>Average Rates in Dollars</i>			
	<i>Per Month</i>	<i>Per Week</i>	<i>Per Day</i>	<i>Per Hour</i>
Agricultural workers, male				
with board.....	128.00		6.30	
without board.....	167.00		7.70	
Cabinet makers, millwork (sash and door and planing mills).....				1.55
Clerk, junior, female, (in manufacturing)				
Halifax.....		36.28		
Montreal.....		44.39		
Toronto.....		48.15		
Winnipeg.....		38.63		
Vancouver.....		45.31		
Clerk, senior, female, (in manufacturing)				
Montreal.....		71.31		
Toronto.....		68.63		
Winnipeg.....		56.51		
Vancouver.....		68.53		
Construction (building and structures only)				
Carpenter				
Halifax.....				1.95
Montreal.....				2.20
Hamilton.....				2.50
Toronto.....				2.80
Windsor.....				2.60
Winnipeg.....				2.40
Calgary.....				2.45
Vancouver.....				2.80
Electrician				
Halifax.....				2.06
Montreal.....				2.35
Hamilton.....				3.15
Toronto.....				3.30
Windsor.....				2.60
Winnipeg.....				2.65
Calgary.....				2.75
Vancouver.....				3.10
Painter				
Halifax.....				1.70
Montreal.....				2.10
Hamilton.....				2.15
Toronto.....				2.41
Windsor.....				2.03
Winnipeg.....				2.10
Calgary.....				2.10
Vancouver.....				2.70

Table 9—Wage Rates in Selected Occupations in Canada, October 1959—Cont'd.

	<i>Average Rates in Dollars</i>			
	<i>Per Month</i>	<i>Per Week</i>	<i>Per Day</i>	<i>Per Hour</i>
Construction (building and structures only)—(continued)				
Plasterer				
Halifax.....				1.98
Montreal.....				2.35
Hamilton.....				2.75
Toronto.....				2.80
Windsor.....				2.53
Winnipeg.....				2.60
Calgary.....				2.55
Vancouver.....				2.85
Cranemen, primary iron and steel production.....				2.28
Domestic help.....				.90
Key punch operator, female (in manufacturing)				
Montreal.....		53.36		
Toronto.....		57.48		
Winnipeg.....		50.93		
Vancouver.....		55.70		
Millwrights (in manufacturing)				
Montreal.....				2.06
Toronto.....				2.15
Winnipeg.....				1.96
Vancouver.....				2.34
Moulder, bench (brass and copper products).....				1.94
Pattern makers, metal or wood				
brass and copper products.....				2.06
iron castings.....				2.16
Sectionmen, other than classified yard (railways).....				1.43-1.51
Stenographer, junior, female (in manufacturing)				
Halifax.....		38.74		
Montreal.....		53.39		
Toronto.....		56.51		
Winnipeg.....		43.12		
Vancouver.....		49.35		
Stenographer, senior, female (in manufacturing)				
Halifax.....		50.77		
Montreal.....		62.34		
Toronto.....		61.77		
Winnipeg.....		52.50		
Vancouver.....		59.53		
Tool and die makers (in manufacturing)				
Montreal.....				2.24
Toronto.....				2.23
Winnipeg.....				2.02
Vancouver.....				2.57

Table 9—Wage Rates in Selected Occupations in Canada, October 1959—Conc.

	<i>Average Rates in Dollars</i>			
	<i>Per Month</i>	<i>Per Week</i>	<i>Per Day</i>	<i>Per Hour</i>
Typist, junior, female (in manufacturing)				
Halifax.....		38.76		
Montreal.....		46.87		
Toronto.....		48.66		
Winnipeg.....		39.96		
Vancouver.....		46.31		
Typist, senior, female (in manufacturing)				
Halifax.....		44.04		
Montreal.....		55.40		
Toronto.....		56.02		
Winnipeg.....		46.99		
Vancouver.....		54.54		
Welders (in manufacturing)				
Halifax.....				1.84
Montreal.....				2.05
Toronto.....				2.03
Winnipeg.....				1.92
Vancouver.....				2.33

SOURCE: *Wage Rates, Salaries and Hours of Labour, 1959*, Economics and Research Branch, Department of Labour, Canada.

Earnings in Canada's Major Industries

A worker's earnings depend on his wage rate or salary, plus bonuses, and on the actual number of hours he works per week. They may be increased by the amount of time he works at premium rates for overtime, off-shift, or statutory holidays.

Usually higher levels of wages are paid for occupations involving a high degree of skill or for work that is dangerous or unpleasant. However, where incentive bonus or piece-work plans are in effect, semi-skilled workers may sometimes earn more than skilled workers, although their wage rates may be lower.

The average earnings within each industry depend on the wage rates offered by that industry, and on whether most of the work is performed by skilled or unskilled workers.

Some industries pay somewhat higher wage rates to most or all of their employees. Wage rates (as was indicated in Table 9) are generally above average in construction, mining, West Coast logging, and some branches of manufacturing, such as heavy electrical apparatus, iron and steel, petroleum, pulp and paper and transportation equipment. On the other hand, wages are often below average for many occupations in agriculture and trade, and in hotels, restaurants, hospitals and laundries. Wages in the manufacture of food products and textiles are generally lower than in other kinds of manufacturing.

These differences are reflected in the earnings in various industries as shown in Table 10. It should be emphasized that these figures are averages for all the employees, whether skilled or unskilled, on the payrolls of the industry. The average earnings are higher in industries that employ a large proportion of skilled workers.

Weekly earnings are highest, on the average, in the following industries: the manufacture of products of petroleum and coal and of paper products, in public utility operation, and in the manufacture of non-ferrous metal products, of chemical products, transportation equipment, and of iron and steel products.

Table 10—Average Weekly Earnings in Canada, by Industry,
November 1959

<i>Industry</i>	<i>Average</i>
Forestry (chiefly logging).....	\$ 73.73
Mining.....	93.40
Manufacturing.....	76.86
Food and beverages.....	68.29
Tobacco and tobacco products.....	71.11
Rubber products.....	81.01
Leather products.....	51.76
Textile products (except clothing).....	62.11
Clothing (textile and fur).....	47.62
Wood products.....	66.88
Paper products.....	89.90
Printing, publishing and allied industries.....	83.33
Iron and steel products.....	87.68
Transportation equipment.....	86.43
Non-ferrous metal products.....	87.85
Electrical apparatus and supplies.....	82.61
Non-metallic mineral products.....	79.53
Products of petroleum and coal.....	113.68
Chemical products.....	88.00
Miscellaneous manufacturing industries.....	68.29
Construction.....	78.32
Transportation, storage and communication.....	81.19
Public utility operation.....	90.26
Trade.....	62.63
Finance, insurance and real estate.....	68.42
Service.....	51.45
Industrial composite.....	74.28

SOURCE: *Employment and Payrolls*, November 1959, page 8, Dominion Bureau of Statistics.

In addition to the differences in average weekly earnings between industries, there are differences in average earnings between provinces. These are shown in Table 11. In some low-wage areas there may also be lower living costs, but this is not always the case.

Table 11—Average Weekly Earnings in Canada, by Province, November 1959

Newfoundland.....	\$63.74	Ontario.....	\$76.83
Prince Edward Island.....	55.55	Manitoba.....	70.60
Nova Scotia.....	60.85	Saskatchewan.....	70.44
New Brunswick.....	60.41	Alberta.....	76.53
Quebec.....	71.99	British Columbia.....	81.74

SOURCE: *Employment and Payrolls*, November 1959, p. 4, Dominion Bureau of Statistics.

Salaries of Professional Workers

Qualifications for entering professional work in Canada were outlined in Chapter 2. The salaries and earnings of professional people differ greatly according to experience, professional field, place of work and many other factors.

Table 12—Starting Salaries Offered by Employers in Canada for Selected Professions, Winter 1960

<i>University Specialization</i>	<i>Monthly Median Salary Offered</i>
Agriculture.....	\$375
Architecture.....	350
Arts (general).....	335
Bacteriology.....	300
Biology.....	300
Business administration.....	335
Chemistry.....	400
Commerce.....	350
Commerce (graduate to "article" for chartered accountant).....	275
Education.....	275
Engineering.....	400
Chemical.....	400
Civil.....	400
Electrical.....	400
Business.....	400
Physics.....	400
Geological.....	425
Mechanical.....	400
Metallurgical.....	400
Mining.....	425
Petroleum.....	425
Forestry.....	365
Geology.....	425
Nursing.....	280
Mathematics and Physics.....	385
Mathematics.....	365
Pharmacy.....	415
Physics.....	400
Science.....	325
Social work.....	325
Therapy.....	385

SOURCE: National Employment Service.

Salaries for those entering a number of professional occupations are shown in Table 12. These are starting salaries for new university graduates offered by employers who registered job vacancies at National Employment Service offices in the first three months of 1960.

In 1959 hospital nurses' salaries ranged from \$175 to \$285 per month, and those of nurses in private homes from \$10 to \$17 per day, according to the Canadian Nurses Association, Ottawa.

Typical salaries of elementary school teachers in 1959-60 ranged from \$2,500 per year to \$4,000, depending to a large extent on their qualifications and experience and whether they were employed in metropolitan areas or in rural districts; those of high school teachers ranged from \$3,900 per year to \$6,100, according to the Canadian Teachers Federation, Ottawa.

Earnings of professionals in business for themselves also varied widely. Statistics prepared by the Department of National Revenue in 1959 show that in 1958 a dentist in business for himself might have been earning about \$10,500, a lawyer about \$13,000, a physician \$15,000, a consulting engineer about \$14,250 and an accountant \$10,500.

It should be emphasized that these earnings are averages of tax-paying persons in these professions, and many individuals earn more or less than the figures shown.

Tax and Other Deductions from Earnings

Usually when a worker receives his pay by cheque or cash from his employer, the amount he receives is not the full value of his earnings but is the sum left after certain deductions. These deductions are made by the employer and thus are said to be made "at source". They represent instalment payments for income tax and unemployment insurance, and sometimes for hospital and medical insurance, pension plans, union fees or other purposes.

Only two of the deductions are compulsory for all Canada: the personal income tax and unemployment insurance payments. Of these the income tax payment is usually the larger, and is discussed below. Other deductions, such as those for union dues or pension plan payments are compulsory only in certain industries or firms. In addition, some types of deductions are on an entirely voluntary basis. For instance, a firm may have a life insurance plan which an employee may join if he wishes; if he joins he will probably instruct the pay office of his firm to make a regular deduction from his pay cheque for this purpose. Deductions from earnings are frequently referred to as "on the check-off". Thus there may be in a firm a check-off plan for the payment of union dues, or a check-off plan for credit union members to make regular savings deposits by having a deduction made from earnings.

The newcomer to Canada will be concerned mainly with how to recognize various taxes, and with what to do about tax payments where a decision on his part is involved.

The three major kinds of taxes affecting individuals in Canada are: the personal income tax, which is levied by the federal government; sales taxes on various commodities, which are levied by the federal, provincial or municipal governments; and a property tax levied by the municipality on home-owners.

The personal income tax is the most important tax affecting the average Canadian. A person is not taxed on the full amount of his income but only on that part of his income which is classed as "taxable income". As at January 1, 1960, the deductions that may be made from total income to arrive at the amount of taxable income include a basic exemption of \$1,000 for everyone and, in the case of a married person whose spouse does not have income in excess of \$250, an additional \$1,000 exemption. Persons over 65 years of age are entitled to a further exemption of \$500. An exemption of \$250 is allowed for each child qualified for family allowance (see Chapter 7) and \$500 for each child not qualified for the allowance. Various exemptions are also allowed for dependants other than children. In addition, there is a minimum deduction of \$100 in respect of medical expenses, charitable donations and union dues.

The income tax includes an Old Age Security Tax (see Chapter 7). Examples of the income tax at different levels of income are shown in Table 13.

Table 13—Personal Income Tax at Different Levels, Canada,
January 1960 (Including Old Age Security Tax)

<i>Married Taxpayer with Two Dependent Children Qualified for Family Allowance</i>		<i>Married Taxpayer with Two Dependent Children not Qualified for Family Allowance</i>		<i>Single Taxpayer with no Dependants</i>	
<i>Gross Income</i>	<i>Tax</i>	<i>Gross Income</i>	<i>Tax</i>	<i>Gross Income</i>	<i>Tax</i>
				\$1,100.....	Nil
				1,500.....	\$ 56
\$2,600.....	Nil			2,000.....	126
2,800.....	\$ 28			2,500.....	208
3,000.....	56	\$3,100.....	Nil	3,000.....	293
3,500.....	126	3,500.....	\$ 56		
4,000.....	208	4,000.....	126	4,000.....	490
4,500.....	293	4,500.....	208		
5,000.....	390	5,000.....	293	5,000.....	681
		5,500.....	390		
		6,000.....	490		
7,500.....	898	7,500.....	788	7,500.....	1,244

For most workers, income tax is deducted regularly from wages or salaries and forwarded directly to the Department of National Revenue by the employer. At the end of the year, each taxpayer must obtain from his employer a slip showing the amount he earned during the year and the amount of tax that has

already been paid on his behalf. On the basis of this information, the taxpayer must complete an Income Tax Return and send it to the Department of National Revenue, together with payment of any amount of tax still due. If the amount of tax deducted during the year is greater than the amount of tax payable for the year a refund will be issued after the Income Tax Return has been filed. The Income Tax forms are available from any Post Office but in the case of large establishments, the employer usually obtains forms for all his staff and distributes them to his employees early in the year when he distributes the slips showing the earnings and the tax deducted.

4 — WORKING CONDITIONS

The standard work week in Canada is five 8-hour days. Annual vacations and public holidays are secured by law, and each province has regulations concerning the safety and health of industrial workers. A number of benefits such as hospital and pension plans are provided for in collective agreements between the union and employer. Almost one-third of the workers outside agriculture belong to labour unions.

Hours of Work and Holiday Time

A large proportion of the workers in Canada work a five-day, 40-hour week; this is most general in the highly industrialized province of Ontario, and in the western provinces. In manufacturing, the largest of the major industries in Canada, 88 per cent of the plant employees and 93 per cent of the office employees were working a five-day week in April 1959 (the latest date for which statistics are available). For most non-office employees in manufacturing, the standard work week is 40 hours or less and for most office employees, 37½ hours or less. A standard work week of five 8-hour days is also generally in effect in such industries as railway transport and public utility operation. Hours of work tend to be slightly longer in retail trade.

Annual vacations with pay are guaranteed under a federal law which applies to federal government undertakings, and eight provincial laws. In some provinces the law provides for a one-week vacation with pay after one year of service; in others a worker is entitled to a two-week vacation after working one year, while the Saskatchewan Act provides for a three-week vacation with pay after five years service with the same employer.

In a few provinces legislation is in effect covering public holidays; the province of Saskatchewan provides for eight paid public holidays. In practice most workers throughout the country have such holidays whether or not it is required by law.

An uninterrupted weekly rest period of at least 24 hours is required by law in most provinces and is in practice provided for practically all workers. In exceptional cases, an accumulated rest period may be permitted in lieu of weekly rest days.

Overtime pay for work in excess of normal hours is usually at the rate of time and one-half the regular rate, and in some provinces this standard is enforced by law. Work on Sundays and holidays is sometimes paid for at double the usual rate.

Other Employee Benefits

Equal pay laws, which require that women be paid at the same rate as men if they are performing the same work in the same establishment, are in force in seven provinces. A similar federal law prohibits discrimination in the payment of wages on the basis of sex in works and undertakings under federal legislative authority.

Fair employment practices Acts are in effect in British Columbia, Manitoba, New Brunswick, Nova Scotia, Ontario and Saskatchewan, and for all employees under federal jurisdiction, prohibiting discrimination by employers in employing workers or by trade unions in admitting members on grounds of race, colour, religion or national origin.

Factories Acts in eight provinces set standards to be observed in work places so as to secure the safety and health of employees, and provide for inspection in order to ensure their enforcement. Safety measures governing hazardous occupations, such as mining, excavation, construction, electrical works, etc., are also laid down by law. Regulations under provincial Public Health Acts set standards of sanitation for various work places, including work camps.

Workers in most industries are protected by workmen's compensation legislation, which provides for payment of compensation and medical aid to workers who suffer an accident on the job or who contract an industrial disease (see Chapter 7). Laws guaranteeing civil rights are also in force in various provinces (see Chapter 6).

It should be noted that actual working conditions are usually well above the minimum standards laid down in the legislation mentioned above.

In many establishments additional benefits are provided for through a collective agreement negotiated between the employer and the union. Such benefits commonly include group hospital plans, pension plans and life insurance schemes.

Group hospital-medical plans of varying kinds are in effect in most manufacturing establishments of any size. The employer usually pays part of the cost, or, in a few establishments, the entire cost of the plan. There are also some cases in which the employees carry the plan themselves without assistance from the employer.

Pension plans are available to about two-thirds and group life insurance plans to almost nine-tenths of the employees in manufacturing.

Other industries in which these voluntary plans are fairly common are public utilities, mining, trade and transportation. They are also found, but to a lesser extent, in the service group of industries, which includes a variety of establishments such as laundries, hotels and restaurants, and educational and other community agencies.

Table 14 shows the proportion of workers in manufacturing establishments who enjoy certain benefits, as reported in the Survey of Working Conditions conducted by the Economics and Research Branch of the federal Department of Labour.

**Table 14—Summary of Working Conditions in Canadian
Manufacturing Establishments, April 1959**

NOTE: All percentages denote the proportion of total employees in establishments reporting specific items in the Survey of Working Conditions of the Department of Labour.

<i>Non-Office Employees</i>		<i>Office Employees</i>	
	<i>%</i>		<i>%</i>
<i>Standard Weekly Hours</i>		<i>Standard Weekly Hours</i>	
40 and under.....	70	Under 37½.....	27
Over 40 and under 44.....	9	37½.....	42
44.....	5	Over 37½ and under 40.....	9
45.....	8	40.....	18
Over 45 and under 48.....	1	Over 40.....	4
48.....	4	Employees on a 5-day week.....	95
Over 48.....	3		
Employees on a 5-day week.....	89		
<i>Vacations with Pay</i>		<i>Vacations with Pay</i>	
Two weeks with pay.....	94	Two weeks with pay.....	98
After: 1 year or less.....	23	After: 1 year or less.....	89
2 years.....	14	2 years.....	6
3 years.....	28	3 years.....	2
5 years.....	26	5 years.....	1
Other.....	3	Other.....	—
Three weeks with pay.....	71	Three weeks with pay.....	82
After: Less than 10 years.....	5	After: Less than 10 years.....	6
10 years.....	8	10 years.....	17
11-14 years.....	4	11-14 years.....	6
15 years.....	47	15 years.....	49
20 years.....	3	20 years.....	2
Other.....	4	Other.....	2
Four weeks with pay.....	26	Four weeks with pay.....	32
After: 25 years.....	22	After: 25 years.....	25
Other.....	4	Other periods.....	7
<i>Paid Statutory Holidays</i>		<i>Paid Statutory Holidays</i>	
1 to 5.....	95	1 to 6.....	99
6.....	10	7.....	5
7.....	7	8.....	8
8.....	9	9.....	58
9.....	52	More than 9.....	23
More than 9.....	14		5
	3		
<i>Pension and Insurance Plans</i>		<i>Pension and Insurance Plans</i>	
Pension plans.....	67	Pension plans.....	82
Group life insurance.....	88	Group life insurance.....	93
Wage loss insurance.....	75	Wage loss insurance.....	54

SOURCE: Survey of Working Conditions, April 1959, Economics and Research Branch, Department of Labour, Canada.

Labour Unions

The right of workers to join labour unions is protected by law.

Although the distinctions are no longer very rigid, the membership of some unions is still mainly composed of skilled tradesmen in specific occupations or crafts (e.g., lithographers, bookbinders), while in others membership includes all workers below the supervisory level in a specified industrial establishment or plant (e.g., automobile workers, textile workers). Craft unions, as the former are called, are usually confined to occupations in which a considerable period of apprenticeship training is required. Industrial unions, the latter type, are most common in mass production industries which employ large numbers of semi-skilled and unskilled workers.

In recent years, many unions whose membership was formerly on an occupational or craft basis have begun to organize all workers in certain plants or industrial establishments. For example, the United Brotherhood of Carpenters and Joiners of America will accept in its membership carpenters and joiners regardless of where they are employed as well as all workers in lumber and saw-mill operations.

The law provides for the designation of specific unions as bargaining agents for workers concerned. In industries or establishments where such unions are certified, the employer is required to bargain with them. In contrast to many European countries, bargaining in Canada usually takes place within each individual plant, rather than on an industry-wide basis.

The terms agreed upon in negotiations between the employer and the union are set down in a collective agreement which becomes binding on both parties for periods varying from one to five years. While the agreement is in force, strikes are prohibited and a procedure is set out for dealing with grievances that may arise.

A number of the collective agreements contain union security provisions. A few provide for a "closed shop", a form of union security agreement under which the employer agrees to hire and retain in employment only members of the recognized union. This type of provision is most likely to be found in establishments with craft unions. More common is the "union shop" agreement whereby the employer may hire whom he pleases but the new employee is required to join the recognized union within a specified time after beginning work.

The main function of the union is to promote improvement in the wages and working conditions of its members through negotiating collective agreements with employers. However, some provide additional services to their members. A number have set up educational and recreational programs and some have established pension and health insurance plans of their own.

Practically all the collective agreements between unions and employers in Canada contain provisions outlining grievance procedures. These provisions may apply to all differences arising during the life of the agreement or only to matters specifically covered in the agreement itself.

This New Canadian is taking lessons in bowling from a fellow-employee at the bowling alleys provided for their workers by a mining company in Timmins, a northern Ontario town.



Unions have attracted into their membership approximately one-third of Canada's non-agricultural paid workers. Two central bodies, the Canadian Labour Congress and the Canadian and Catholic Confederation of Labour, represent about 85 per cent of organized labour; the other 15 per cent are in unions which have only an affiliation with the international congress (AFL-CIO), or which operate independently on a local or regional level or within an international union in their field.

Table 15 shows the membership of the congresses and of unaffiliated union groups in Canada in January 1959.

Table 15—Union Membership in Canada, January 1959

<i>Congresses and Unaffiliated Union Groups</i>	<i>Members</i>
Canadian Labour Congress.....	1,153,756
Canadian and Catholic Confederation of Labour.....	97,092
American Federation of Labour and Congress of Industrial Organizations (Int'l.)	18,699
Unaffiliated international unions.....	80,802
Unaffiliated national, regional and local organizations.....	108,227
	1,458,576

SOURCE: Economics and Research Branch, Department of Labour, Canada.

Many unions operating in Canada are international in scope in the sense that they have membership in both the United States and Canada. The headquarters of these international unions are in the United States and branches are organized both there and in Canada.

In the province of Quebec a large number of local unions or syndicates are federated in the Canadian and Catholic Confederation of Labour.

No arrangement exists whereby a member of an overseas union can transfer his membership to a Canadian union. Newcomers to the country, therefore, must apply for membership and upon acceptance pay the prescribed initiation fee. Most Canadian unions, however, are linked through the central congresses with the International Confederation of Free Trade Unions and several of the specialized international union groups (e.g., the International Transport Workers Federation; the International Metalworkers Federation). Canadian unions are likely to be interested in any evidence of membership in unions in other countries.

5 — EDUCATION AND TRAINING

Education is under the jurisdiction of the provinces. In most parts of Canada school attendance is compulsory to the age of 15 or 16, and elementary and secondary education are free. Canada has 35 degree-granting universities, and a variety of vocational and trade schools. Apprenticeship training is regulated by the provincial governments.

School Attendance

In the provinces of Prince Edward Island, Nova Scotia, New Brunswick, Ontario and Manitoba, the statutory school-leaving age is 16 (certain exceptions are provided for in Nova Scotia and Manitoba); in Newfoundland, Saskatchewan, Alberta and British Columbia, it is 15; and in Quebec it is 14. The law also places restrictions on the employment of children of school age during school hours. Exemptions from school attendance are provided for in most provinces, details of which may be obtained by writing to the provincial Departments of Education.

Education is free in most provinces both in the elementary and in the secondary or high schools. In Newfoundland and Quebec, however, fees may be charged at these levels. In most provinces text books and supplies are provided in the elementary schools, but in high schools at least part of the cost is borne by the pupils. Rental schemes to cover the cost of books are now in operation in many secondary schools.

The school year starts early in September and continues until nearly the end of June. Vacations of approximately two weeks each are customary at Christmas and Easter.

The elementary and secondary schools are "public" schools, supported by local and provincial taxation and available to all. (In some provinces the name "public" is commonly applied only to elementary schools.) In many areas the child has the alternative of attending a "separate" elementary or secondary school, supported by the taxpayers of a particular religious denomination. There are also "private" schools available in most centres, where pupils may board or attend by day, on payment of a fee that may range from \$50 to well over \$1,200 a year.

Elementary Schools

Children in Canada begin attending elementary schools at the age of six, although in most cities there are kindergarten classes for five-year-old children and often for four-year-olds as well. In most provinces children pass through



Four- and five-year-olds start their school life in pleasant kindergarten classes where teaching is informal and the child learns to work and play with others.

eight elementary grades and usually complete this part of their education at the age of 13 or 14. In Quebec the elementary school course is seven years.

Children are ordinarily required to attend the school that serves the district in which they reside, according to area limits determined by the local school board.

In elementary school the pupil is taught language (English and/or French with emphasis on writing, reading, spelling and composition), arithmetic, nature science, social studies (geography and history), health, music, art, gymnastics, home economics and shop work.

Secondary Schools

The secondary or high school provides a four- or five-year educational program which carries students from age 13 or 14 to about 18.

High schools offer either an academic program leading to university or to other specialized schools such as teacher-training colleges, or a vocational program which includes some academic work.

In Quebec, Roman Catholic schools organized in the French rather than the English tradition are by far the most numerous. Under this system, children finishing the seven grades of elementary school may either enter a *collège classique*, leading to professional schools or universities or may attend schools that emphasize vocational, technical or industrial training.

Universities

There are 35 degree-granting universities in Canada, providing instruction in a wide range of subjects. In addition, there are more than 304 degree-granting colleges, the majority of which are affiliated or otherwise associated with the universities.

Admission to a university or college ordinarily requires the successful completion of five years of high school or, in some provinces, four years of high school. When only four years of high school are required, the student may require an extra year's study at university.

For a bachelor's or first degree, from three to seven years' study are required, ranging from three years for a "pass arts" degree to seven years for a degree in

Convocation procession files across the campus at the University of Toronto, largest in Canada. In the background is University College. Heavy enrolment during recent years has forced rapid expansion of university facilities throughout Canada.



law or medicine. An “honour arts” degree requires four years completed study; engineering, four to five years; agriculture, four years; and science, four years. A master’s degree usually requires at least one year’s study beyond an honour bachelor’s degree. A doctorate usually requires one or two additional years’ study, including the taking of courses, the writing of a thesis, and frequently the passing of a comprehensive examination.

In the province of Quebec the *collège classique* takes the student eight years beyond his seven years of elementary school, and leads to the bachelor’s degree. This degree may be used as a basis for entrance to the study of medicine, law, dentistry, and other professions, or may lead to study for a licence (equivalent to a master’s degree) or a doctorate in the arts.

University courses usually begin late in September and end early in May. It is common for students in Canada to take part-time and summer jobs while they are at university to help defray their expenses. A number of universities also offer evening courses leading to degrees, and some students holding full-time jobs obtain their university education by evening study only.

Scholarships and other financial assistance are available for many students with good academic standing, providing they apply for such aid and are able to meet the requirements.

Vocational and Technical Training

Each province in Canada has its own pattern, methods and standards of vocational or technical education, developed to meet its particular needs. In general, publicly-operated vocational or technical training facilities are at three different levels in the educational system: secondary school courses, post-secondary school courses and other trade and industrial courses.

The secondary school group includes courses with a definite occupational objective along with a study of secondary school mathematics, science, English, and social studies. These courses are offered as an alternative to the academic high school course and lead to a high school graduation certificate. They are given in all provinces except Newfoundland, Prince Edward Island and Quebec and vary from three to four years in duration depending on the courses and the province. Among the fields covered are draughting, carpentry, machine shop work, printing, welding and agriculture.

In the post-secondary school group, the courses available have a definite occupational objective and include, for example, the study of science and mathematics in a general or specific field at a higher level than that generally taught in secondary schools. In some provinces these courses constitute the program of special advanced technical schools, while in others they are given in a special section of certain secondary schools. They do not lead to a university degree but usually to an advanced technical diploma or certificate. The courses usually last from two to three years and are available in the provinces of Nova Scotia, New Brunswick, Quebec, Ontario, Alberta and British Columbia. The technical fields covered vary from province to province; among those in which courses

are given are electricity, electronics, mechanical and architectural technology, printing, cabinet and furniture making, and pulp and paper manufacturing. Some of these advanced technical courses are available in the evening as well as by day.

Other trade and industrial courses available in Canada are designed to prepare young people who have left the regular school system at an early stage, or to help adults improve their present position. In these courses the skills of the trade or occupation are emphasized; trade theory and mathematics and science, as required to work effectively in the trade, are also taught. The courses vary in length from six months to two years, depending on the courses and the province. Examples of these courses are auto mechanics, plastering, machine shop work and refrigeration. In some provinces a number of courses are also available in the evening or by correspondence.

Apprenticeship

The training of skilled workers in Canada is assuming increasing importance to-day in view of the rapidly expanding need for persons with various skills.

Many of Canada's skilled workers received their training through apprenticeship, essentially a combination of organized, on-the-job experience and classroom or other organized instruction relating to the trade. Often the apprentice previously attended a vocational high school. By and large, the period of apprenticeship in Canada is four years, although depending on the occupation and the province it may range from two to five years.

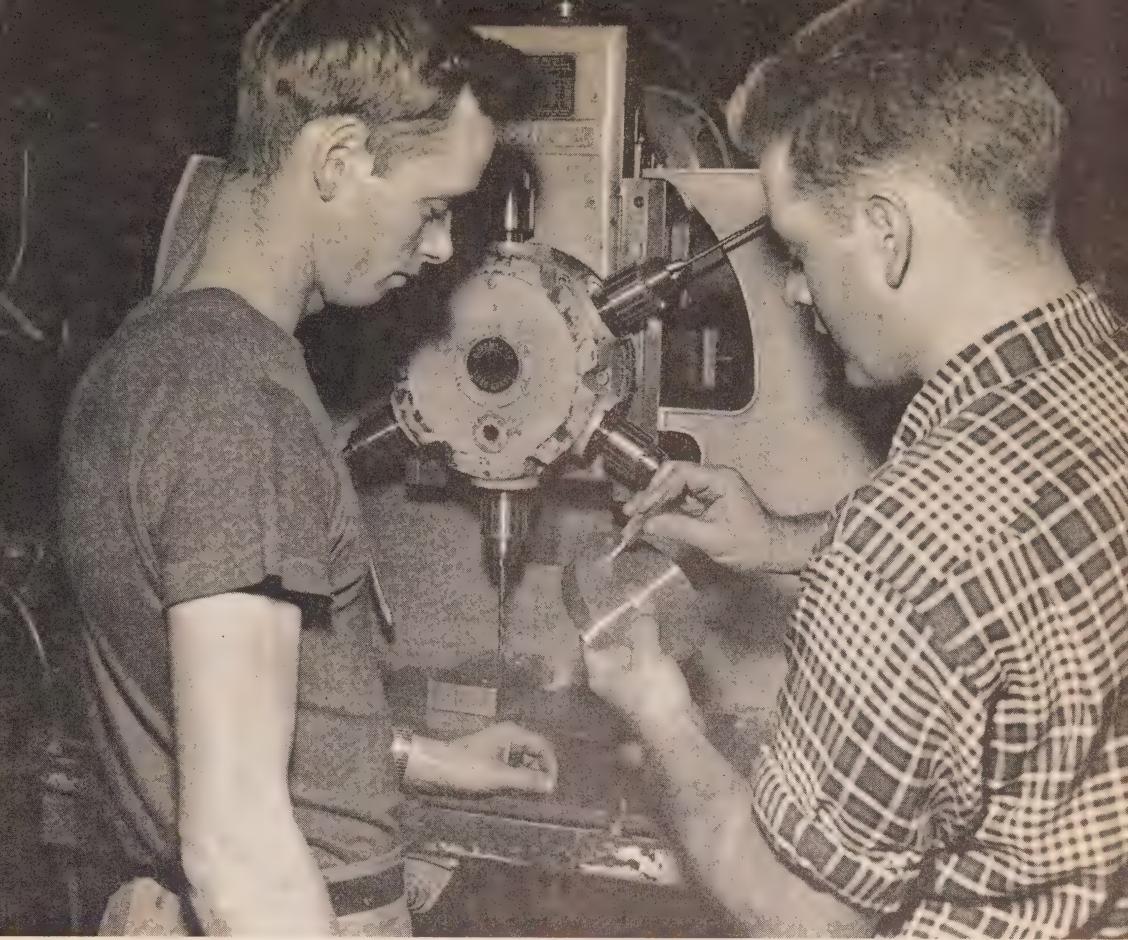
The number of people receiving apprenticeship training in Canada is increasing every year. In April 1953 there was approximately one apprentice for every 37 workers in manufacturing; by April 1955, the number had increased to one in 30.

In all provinces (except Prince Edward Island which does not have an apprenticeship training program), the occupations for which recognized apprenticeship training facilities exist usually include the skilled construction trades and motor vehicle mechanics (see Table 16). Carpenters, bricklayers, stonemasons, plasterers, painters, plumbers, electricians and sheetmetal workers are all skilled construction tradesmen. In some provinces, barbers, hairdressers, blacksmiths, welders and tailors are apprenticed. At the end of the apprenticeship period, a certificate of proficiency is usually given to the apprentice by the provincial Department of Labour.

Individual firms may also have private apprenticeship programs not covered by provincial legislation and a large number of apprentices in Canada are learning a trade under these plans. In the skilled printing trades, where there are union shops, apprenticeship is regulated by the trade union in agreement with the employer.

Table 16—Trades for Which Apprenticeship Training
Programs are Organized, by Province—December 1959

	<i>Nfld.</i>	<i>N.S.</i>	<i>N.B.</i>	<i>Que.</i>	<i>Ont.</i>	<i>Man.</i>	<i>Sask.</i>	<i>Alta.</i>	<i>B.C.</i>
Aeronautical Mechanic.....		*							
Auto-Body and Fender Repair....	*	*	*	*		*	*	*	*
Barber.....				*	*		*		
Blacksmith.....	*				*	*			
Boiler Shop Worker.....		*		*					*
Boat Builder.....									*
Bricklayer and Stone Mason.....	*	*	*	*	*	*	*	*	*
Cabinet Maker.....			*	*	*				
Carpenter.....	*	*	*	*	*	*	*	*	*
Cook.....								*	*
Draughtsman.....	*	*	*		*				
Electrical Construction Worker..	*	*	*	*	*	*	*	*	*
Electrical Maintenance.....	*	*	*	*	*	*			
Glass Worker.....								*	
Hairdresser.....				*	*		*	*	
Heavy Duty Mechanic.....								*	
Instrument Maker.....	*				*				
Jewellery and Watch Repair.....				*					*
Lather.....					*	*		*	
Lineman.....			*						
Machinist.....	*	*	*	*	*			*	*
Millworker (Factory Wood- worker).....			*		*	*			
Millwright.....	*		*		*		*	*	
Motor Vehicle Repair.....	*	*	*	*	*	*	*	*	*
Moulder.....				*	*		*	*	*
Office Machine Mechanic.....									*
Painter and Decorator.....				*	*	*	*	*	*
Pattern Maker.....	*	*	*		*				*
Plasterer.....				*	*	*		*	*
Plumber and Pipefitter.....	*	*	*	*	*	*	*	*	*
Printer.....			*	*	*				*
Radio (Maintenance and Repair).....							*	*	
Refrigeration Worker.....					*	*		*	*
Sheet Metal Worker.....	*	*	*	*	*	*	*	*	*
Ship Fitter and Shipwright.....		*							
Sign Painter.....				*				*	
Stationary Engineer.....	*		*		*				
Steamfitter.....		*		*	*	*		*	
Steel Fabrication Worker.....									*
Switchboard Operator.....			*						
Tilesetter.....				*	*	*			
Welder.....	*		*		*		*	*	
Total Trades.....	16	15	19	21	27	16	13	21	20



A foreman instructs an apprentice in machine operation. Apprenticeship is increasing in Canada to meet the demand for skilled workers; government and private company schemes are available to train young men in a variety of skills.

Immigrants to Canada should bring with them documents translated into English or French, showing the number of years of apprenticeship and experience, for these will be of assistance in applying for employment. Some provincial governments require tradesmen to hold a certificate of qualification in certain trades, granted on the basis of an examination and proof of adequate experience. The regulations governing the certification of tradesmen vary from province to province and generally apply to one or more of the following trades: auto mechanics, barbering, electrical construction, hairdressing, plumbing and welding.

In a few cities and towns journeymen electricians and plumbers are required to pass a local examination in order to secure a licence to work in that locality.

Details of provincial or municipal regulations and requirements may be had from the Apprenticeship Branch of the Department of Labour of the province in which work is sought. Additional information on apprenticeship may be obtained by writing to the Vocational Training Branch, Department of Labour, Ottawa.

Vocational Guidance

Canadian students receive career counselling, or vocational guidance, at their schools and universities, and immigrants may go to local schools for this purpose as well as to the National Employment Service offices. Pamphlets describing careers and occupations are available from the National Employment Service Offices or from the Economics and Research Branch of the Federal Department of Labour, Ottawa. Overseas they may be obtained from Canadian Immigration Offices. The pamphlets, listed below, are published in English and French.

Occupational Monographs

- | | |
|---|---|
| (1) Carpenter | (10) Motor Vehicle Mechanic |
| (2) Bricklayers and Stone-Masons | (11) Optometrist |
| (3) Plasterer | (12) Social Worker |
| (4) Painter | (13) Lawyer |
| (5) Plumber, Pipe Fitter and Steam Fitter | (14) Mining Occupations |
| (6) Sheet-Metal Worker | (15) Foundry Workers |
| (7) Electrician | (16) Technical Occupations in Radio and Electronics |
| (8) Machinist and Machine Operators (Metal) | (17) Forge Shop Occupations |
| (9) Printing Trades | (18) Tool and Die Makers |
| | (19) Railway Careers |
- (20-35, one booklet) Careers in Natural Science and Engineering:
- | | |
|------------------------|--------------------------------------|
| Agricultural Scientist | Civil Engineer |
| Architect | Electrical Engineer |
| Biologist | Forest Engineer and Forest Scientist |
| Chemist | Mechanical Engineer |
| Geologist | Metallurgical Engineer |
| Physicist | Mining Engineer |
| Aeronautical Engineer | Petroleum Engineer |
| Chemical Engineer | |
- | | |
|---|--|
| (36) Hospital Workers (other than Professional) | (41) Careers in Construction |
| (37) Draughtsman | (42) Medical Laboratory Technologist |
| (38) Welder | (43) Careers in Meteorology |
| (39) Careers in Home Economics | (44) Teacher |
| (40) Occupations in the Aircraft Manufacturing Industry | (45) Physical and Occupational Therapist |

Some provincial government departments of education also publish information on occupations.

6—LIVING STANDARDS

In Canada a large proportion of the people own their own homes, which are usually single-family dwellings. Credit buying to furnish and equip the house is a common practice. Most families spend a considerable amount each year on the purchase and operation of their car. Leisure time activities are of increasing importance as the work week becomes shorter.

Spending Habits of Canadians

The average Canadian city dweller spends slightly less than one-quarter of his earnings for food, and about one-sixth for housing, including fuel, light and water, according to a recent study made by the Dominion Bureau of Statistics. Further details from this study are given in Table 17. The study was based on a 1957 budget for a city family averaging 3.4 persons, with an income range of \$2,500 to \$7,000 a year.

Table 17—City Family Expenditure Patterns: Average
Dollar Expenditure per Family, 1957

	Average Expenditure	Per Cent of Total
Current consumption		
Food.....	\$1,178	24.4
Housing, fuel, light, water.....	827	17.1
House operation.....	177	3.7
Furnishings and equipment.....	275	5.7
Clothing.....	430	8.9
Automobile.....	452	9.4
Other transportation.....	83	1.7
Medical care.....	224	4.6
Personal care.....	97	2.0
Recreation.....	141	2.9
Reading.....	33	.7
Education.....	30	.6
Smoking and alcoholic drinks.....	182	3.8
Other.....	52	1.1
All current consumption.....	4,181	86.6
Gifts and contributions.....	132	2.7
Personal taxes.....	299	6.2
Security.....	218	4.5
Total Expenditure.....	\$4,830	100.0

SOURCE: Urban Family Expenditure, 1957, Dominion Bureau of Statistics.

When the family income is lower than this, expenditure on such basic items as housing may represent proportionately more. The budget of a family living in a small town, or in the country, may average somewhat less for food and housing than a city family.

Shopping habits in Canada are similar to those in the United States with a trend towards neighbourhood drive-in centres with a cluster of stores beside a large automobile parking lot. Much of the grocery store business is now done by large self-service supermarkets, usually situated in the suburban shopping centres.

Credit Buying

Buying on credit, or on an instalment plan, is a feature of Canadian life that may not be entirely familiar to people from many other countries.

Credit buying enables the consumer to take immediate possession of the object being purchased, whether it be furniture, an automobile, electric appliances or some other item, and to pay for it later on, usually in regular instalments. Sometimes the purchaser is required to make a "down payment" as an expression of his good faith. The purchaser makes the instalment payments to the store from which he purchased the item, or to a finance company, credit union or bank, according to the way in which the credit has been arranged.

The advantages of credit buying are that it enables a consumer to enjoy certain goods in advance of the time that he actually pays for them, and that it stimulates business activity. A disadvantage is that people sometimes tend to take on more credit payments than they can afford, thus going into debt or having to return the item purchased to the seller or to the finance company. *Another disadvantage is that some purchasers fail to realize that the interest payments involved actually add considerably to the cost of the purchase.*

Interest is usually expressed as being at a "rate of" a certain percentage per month or per year of the amount borrowed. For instance, the rate of $1\frac{1}{2}$ per cent per month would be equivalent to the rate of 18 per cent per year if none of the borrowed sum were paid back. Usually, however, interest is charged monthly but only on the unpaid balance still owing, so that the annual rate equivalent to $1\frac{1}{2}$ per cent per month is considerably less than 18 per cent per year.

Buyers should enquire about rates of interest before making purchases. Banks and credit unions usually have lower rates than finance companies and most stores, although the rates charged by different stores vary. When making a major purchase, it is advisable for the customer to consult the Better Business Bureau of his community, if he is in doubt about the reputation of the establishment.

Housing

Large numbers of new dwellings have been built in Canada in recent years, many of them in the suburbs of large towns and cities. As Canada's population is growing continually, the need for more housing is increasing too. At the present

time the number of dwellings seems to be reasonably adequate in most parts of Canada, although housing shortages remain in a few areas. Canada has about 4.3 million occupied dwellings.

It is the custom in Canada for people to work towards owning their own homes, paying for the houses in which they live by means of 20- or 25-year mortgages. These homes are frequently individual-dwelling houses with a small lawn or garden. It is estimated that about 65 per cent of Canadian families own and are paying for their own homes, one of the highest proportions of home ownership of any country in the world.

Many people in Canada purchase their homes by means of a mortgage which they obtain from a bank or other lending agent but which is insured by the federal government's Central Mortgage and Housing Corporation against any loss to the lender through default in payments by the borrower. This arrangement has made it much easier for those wanting to buy or build a home to obtain the necessary capital.

Usually the purchaser of the house pays at least 10 per cent of its value in cash as a down payment, and arranges to pay the balance to the lending agency in monthly instalment payments which include interest.

In September 1959 the average buyer of a new home with a loan insured by the Central Mortgage and Housing Corporation purchased a house costing \$14,612. The down payment on his loan was \$3,155, and the monthly payment of principal, interest and municipal taxes was \$95. A typical single-family house has a total finished floor area of 1,136 square feet, and building costs per square foot average about \$10.82. On a \$14,000 home about \$2,300 represents the cost of the land, \$11,480 the cost of construction, and \$220 other items. The lot has a frontage of 60 feet and is provided with sewer and water services. In 1959 the average borrower under the CMHC plan had an income of \$5,735 a year, so that on the average slightly more than 20 per cent of the borrower's income went into mortgage payments plus municipal taxes. It should be pointed out, however, that many people purchase homes in Canada while they are earning much less than \$5,735 a year.

In the centres of cities, lack of space has resulted in the construction of many large apartment buildings which are usually occupied under a system of rental, although there is a trend towards ownership of individual apartment units. In the older houses and apartment buildings rental rates are generally lower, depending on the condition of the building and the district.

No average figures for rents are available. They vary considerably from one locality to another and even within the same locality, according to the quality and location of the dwelling and the amount of space for rent. A rough estimate might be that a worker would have to pay from 20 to 25 per cent of his income for rent. In some instances, the newcomer may have to pay even more than 25 per cent immediately on arrival and until he has had time to find accommodation more suited to his means. Accommodation for rent is usually advertised in local

papers and persons interested in learning the actual rents may consult these papers, which are usually available at the Chanceries and visa offices of Canadian missions abroad.

When renting a house or apartment it is customary to provide one's own furniture, with the exception of such appliances as stove and refrigerator. Some houses and apartments, of course, are rented furnished. A tenant taking an apartment or renting a house must usually sign a lease of one or two years duration. When occupying rented premises, the tenant customarily pays for such monthly items as the telephone and the electricity. A person renting one or two furnished rooms, however, would not ordinarily be required to pay for use of the house telephone, or for electricity or water. A single person can usually rent a furnished room for \$9 or \$10 a week. To rent an unfurnished house would probably cost \$85 to \$100 or more a month, unheated, depending on the location.

In connection with operating a house in Canada it might be well to mention the problem of winter heating. Most homes are centrally heated, particularly those in the cities. Approximately one half the homes have furnace heating, by coal, oil or gas, distributed by hot air vents or hot water pipes to various rooms in the house. Electricity for home heating is now being used on a wider scale.

The cost of heating varies considerably according to the type of fuel used, the size of the house, its insulation, and the degree of heat required. Location also affects heating costs because in some parts of Canada the winter is less severe than in others. The cost of oil heating is estimated to average \$144 to \$185 per year, that of gas heating \$159 to \$235 per year and coal heating (requires stoking) \$120 to \$135. The cost of electricity for cooking and hot water heating may average about \$6 to \$10 per month.

When a person plans to build or to alter a house he must first obtain a building permit from the municipal clerk of the community in which the work will be done. Such permits are granted only if the proposed building meets with the regulations and standards laid down by either the municipality, or the provincial building code, or both.

Automobiles

In Canada, there is approximately one passenger car for every five persons, and the number of sales of new and used cars is steadily increasing.

The automobile is considered both a necessity and a luxury. For persons living far from the city it has greatly facilitated business and social contacts; for suburban dwellers it has made possible a life in the country combined with fast transportation to jobs in the city. The automobile is indeed a real time saver in a country where distances are so great and the population so scattered.

There are, however, occasions when the automobile is less useful than other methods of transportation, particularly in places where well-organized public transportation facilities are available. For instance, in crowded parts of the city



Saturday morning on a quiet suburban street. Television antennae tower over small, compact homes, each in its setting of lawn and flowering shrubs.

where parking is expensive and traffic moves slowly, it may be just as fast and more economical to use the public transportation facilities. Similarly, where fast commuter trains and buses are in service the commuter may find these just as convenient as using his own car.

The average price of a new Canadian car in the "low-priced field" in June 1959, was \$2,900 compared to \$2,800 in 1958. There is, however, quite a fluctuation in new car prices depending on the state of the market and the time of the year. Smaller European cars sell for less than the large Canadian cars.

Used cars are sold at a wide range of prices depending on the time of year (used car prices are usually lower in the fall and early winter) and on economic conditions. Used cars are priced on a scale according to the year and model, and the condition of the car.

There is wide variation in the cost of operating an automobile in Canada, depending on the district and on the extent to which the car is used. Running costs include the cost of gasoline, oil, and service charges. A representative

figure of about 4 cents per mile¹ might be considered for these, although there is great variation in running costs just as there is for other car expenses. For instance the price of gasoline varies considerably between provinces and between cities—the average for June 1959 was 43 cents an imperial gallon¹. In calculating the cost of fuel per mile one must of course consider the number of miles the car obtains to the gallon. A Canadian car would probably run for 18 to 22 miles on an imperial gallon. A smaller European car frequently obtains much better gas mileage than this and therefore has correspondingly lower running costs. Some people consider a total cost, including depreciation, licences and insurance, of 9½ or 10 cents per mile typical for running a Canadian car in Canada.

Licence fees for automobiles are charged annually by each province, and range from \$9 to \$58 for a Canadian car, but are usually between \$10 and \$20. The driver's licence, also required, usually cost about \$1 or \$2. Most provinces require proof of financial responsibility before granting the licence, which means that the automobile owner must purchase at least minimum insurance. Insurance costs may range from \$39 to \$102 a year, for standard coverage. Garage rental in the city is about \$10 or \$15 per month.

Social and Political Aspects of Canadian Life

The immigrant will probably find that many aspects of social and political life are different in Canada from those he knew at home.

Immigrants as well as Canadian citizens are entitled to the rights and protection of this country, and at the same time assume moral responsibility to uphold the principles by which these privileges and rights are enjoyed.

Among the privileges one might mention are those of civil liberty, the right of citizens to vote, freedom of the press, freedom of political organization, and fair employment practices.

Civil liberty means freedom in the everyday affairs of life. It is protected by the legal right of habeas corpus which means that a person cannot be held by police unless specifically charged with an offence, and if so charged he must be tried before a court of law within a specified period of time.

The right to vote for persons over the age of 21 is a privilege Canadians now take for granted but which was hard fought for in the past. In the federal elections all Canadian citizens and all British subjects 21 years of age, male or female, who have resided in Canada for approximately one year prior to the date of the election are entitled to vote. The rules covering who may vote in provincial elections are the responsibility of the provinces but the principles are similar. For municipal elections, however, it is customary for only those who are legally recognized as property owners or as tenants to vote.

Freedom of the press is another privilege enjoyed by Canadians. Newspapers are entitled to print what they choose, although most have established their own

¹ 1 mile = 1.609 kilometres; 1 imperial gallon = 4.5 litres.

code of ethics in order to preserve their good reputation. They may be sued for libellous statements and are subject to fines or other punishment of the court if convicted.

People in Canada are free to form political organizations and take part in their activities as long as the activities themselves are within the law; that is, the organizations may plan peaceful projects but must not conspire to overthrow the government by force.

Entertainment and the Arts

There is increasing opportunity in Canada to study and practise the arts, and a wider opportunity to enjoy them: shorter working hours combined with a rising income level have resulted in a much livelier interest in all the art forms during the post-war years. However it is only the larger cities that are able to support fair-sized orchestras, theatre and ballet companies, and in the outlying areas the people depend very largely on radio and television for this kind of entertainment. In summer, many vacationists plan to attend the Stratford Shakespearean Festival or the Vancouver Theatre Under the Stars, both of which have earned world-wide acclaim.

Libraries are available almost everywhere, and book stores carry a good selection of Canadian and foreign books which enjoy a steady sale. There were in 1959 about 111 daily newspapers in Canada with an aggregate reported circulation of over four million copies; about 91 per cent were in English and the

Young native Indian girls from Kamloops, British Columbia, perform at the 1959 Pacific National Exhibition.





A race for a rolling puck. The Maple Leafs battle New York Rangers at Toronto's Maple Leaf Gardens. Hockey is the winter sport of thousands throughout Canada.

remainder were mainly French. Although their circulation is not large, many foreign-language newspapers are also published in Canada. Weekly newspapers number 731 English and 159 French. Their circulation in English is over 4 million and in French over 2 million copies. Canadian magazines have a combined circulation of over 13.3 million.

Because so much of Canada is still sparsely settled, radio and television have unusual importance in the culture of the nation. Canada operates the longest television network in the world. Programs for both radio and television are broadcast over separate English and French networks.

More than 75 per cent of Canadian homes have television sets and almost every home has one or more radios. The prices of radios have been within the average budget for some time. A television set is a fairly expensive item and is usually purchased on the instalment plan.

Radio and television broadcasting in Canada is a combination of public and private enterprise. At January 1, 1959, the publicly-owned Canadian Broadcasting Corporation operated 26 radio stations and 10 television stations; private stations at the same date numbered 149 radio stations and 40 television stations. A Board of Broadcast Governors is responsible to Parliament for the direction and supervision of all broadcasting in Canada.

Since private radio and television stations depend largely on advertising to defray their operating costs, they attempt to provide programs with wide public appeal in order to reach the largest audience for their advertising. The Canadian Broadcasting Corporation, because it is not wholly dependent on advertising, offers programs with a more educational emphasis, including many musical programs of a classical and varied nature.

Sports

Canadians are enthusiastic about sports, both as participants and as spectators, and the newcomer should have no difficulty in finding sporting activities which appeal to him. In Canada there appears to be less interest shown in gymnastics and group exercises than there is in most European countries although gymnasium facilities are available at the Y.M.C.A.'s and other group centres and at most large schools.

Canadians spend a considerable amount each year on sports equipment and club fees. Camping equipment and boats with outboard motors are owned by many Canadians, who spend their annual vacations along the shores of Canada's many lovely waterways, or go farther afield in search of hunting, fishing or camping places and to ski resorts in winter. Many families either build or rent a small frame cottage for summer use.

The most popular summer sports in Canada are baseball, swimming, fishing, golf and lawn bowling, and other sports such as tennis, sailing, water-skiing, canoeing and horseback riding are available in many communities. In the fall, interest centres on Canadian football and to a lesser extent on soccer, played by school and university students as well as professionally-organized teams and watched with enthusiasm by sports fans. In winter, skating, hockey and curling are very popular and skiing is finding more participants every year. Badminton and squash are available at clubs in the larger centres.

Most sports except team play are open to women as well as men. In the larger centres well-organized Y.M.C.A.'s and Y.W.C.A.'s provide an opportunity for engaging in sports and social activities, including dancing, at quite moderate cost.

Rural Living Conditions

Living conditions in Canada's country districts may be a little different from those the immigrant is accustomed to at home, but life in the country in Canada is busy and rewarding and many people prefer it to city life.

One of the distinguishing features of country life in Canada is distance. Frequently the country dweller may be a considerable distance from neighbours and from town. Distances today, however, are made much less important by the automobile and most farmers and people in small towns who require transportation to any great extent have their own automobiles or trucks.

Living conditions in rural areas in Canada are, of course, different from those in the city. However an increasing number of farm homes are acquiring "city" conveniences: 87 per cent now have electricity, which is an increase from only 50 per cent in 1949.

The method of heating is one way in which farm homes, or those in small towns, may differ from the usual city home. Although many country homes have central heating, the wood stove is frequently used, and its heat distributed to the rooms by large stove pipes and air ducts. The wood stove is commonly used for cooking where there is no electricity.

Hot and cold running water, too, may not always be found in rural homes to the extent that they are in the city. However, the prices of plumbing and heating equipment have declined in recent years, bringing them within the budget of the average farm or small town dweller. Most Canadian farms and small



Shopping from the catalogue is often the favorite way of supplying family needs, especially in the rural areas. Below is the checking room of the shipping department of a large mail-order store located in Toronto, organized for maximum speed and service.



town homes have their own wells from which they obtain fresh water for all purposes.

Most farm and country dwellers consider that the advantages of rural life—fresh air, lots of space, one's own garden and livestock, a quieter life, and possibly lower living costs—outweigh the disadvantages of longer distances and perhaps some lack of household facilities.

Rural life is somewhat different from city life in its social patterns too. Country people, generally speaking, are more friendly and neighbourly than city people. In most country districts there are a number of recurring social events that keep their participants in a busy social atmosphere. Such things as church groups, dances, teas, clubs and card parties are common to rural Canada, particularly in the winter.

7 — SOCIAL WELFARE SERVICES

In Canada various schemes, some local and some national, some voluntary and some public, are available to meet the social security needs of the people. A national system of unemployment insurance and provincial systems of workmen's compensation offer protection to the employee. There are government allowances for children, old people and handicapped people, and provision for cases of special family need. A hospital insurance plan and various medical insurance plans are available in most parts of the country. Immigrants, however, should not expect to find in Canada the same social security programs as in the country from which they have emigrated.

Unemployment Insurance

Unemployment insurance is provided in Canada by the federal government from a fund to which all workers contribute a small amount from each pay cheque, based on the level of their earnings. Employers make a matching contribution for each person on their staff. The federal government also makes a contribution equal to one-fifth of the total paid by employees and by employers, and pays all the costs of administration.

When a worker is laid off due to a shortage of work, he can obtain benefit payments if he has made the required number of contributions and is available for and able to work. There is an initial waiting period of one week before benefits are paid, and there may be additional postponements up to six weeks in special cases where it can be shown that the worker has refused opportunities for suitable employment or has been discharged for misconduct. The benefits for unemployed persons range from \$6 to \$36 a week, depending on their past earnings and on whether the claimant has dependents.

All employed persons are covered by unemployment insurance unless specifically excepted. Generally speaking, the insurance covers people on hourly, daily, piece or mileage rates of pay and salaried persons earning less than \$5,460 a year. Excepted are people on salary earning more than \$5,460 a year, and those employed in agriculture, domestic service, school teaching, the permanent civil service, most hospitals, and in a few other occupations.

To receive benefits a person must first show the Unemployment Insurance Commission office in his district that he or she is unemployed and is available for employment. To qualify for benefits a person must have made at least 30 weekly contributions during the past 104 weeks, and eight of these contributions must have been made in the past 52 weeks. On a subsequent claim, at least 24

of the 30 weekly contributions must have been made since the commencement of the previous claim or in the last 52 weeks, whichever is the longer period. These periods may be extended to cover time lost through sickness or time spent in non-insured employment or self employment, or for other special reasons.

In addition to regular benefits, a person who is unemployed between December 1 and May 15 may qualify for seasonal benefits if he has used up regular benefits, or does not have enough contributions to qualify for regular benefits but has made at least 15 weeks contributions since the previous March 31st.

There are no residence or citizenship requirements for unemployment insurance and the benefit payments are not subject to income tax.

Workmen's Compensation

If a workman is employed in an industry covered by a provincial Workmen's Compensation Act, he is eligible for compensation for injury suffered on the job or resulting from an industrial disease, unless he is disabled for less than a stated number of days. For any disability connected with his employment, no matter what the length of disability, he is entitled to free medical aid, including hospitalization, for as long as needed.

Compensation and medical aid are paid from an Accident Fund to which employers are required to contribute and which provides a system of mutual insurance. No contribution towards the benefits provided may be collected from the worker.

A very large number of industries and occupations are covered by each provincial Act, including lumbering, mining, construction and manufacturing. Hospitals, shops, hotels and restaurants are covered in most provinces. An industry or occupation which is not included in the provincial workmen's compensation scheme may secure compensation coverage on the application of the employer and on the payment of the required assessment. Office employees are covered in the same way as manual workers.

A worker covered by the Act has no right to sue his employer for injuries received in the course of employment.

Cash benefits for disability are paid at the rate of 75 per cent of average earnings, subject to a provision that yearly earnings above a specified maximum may not be taken into account. The ceiling on annual earnings varies from one province to another, ranging from \$3,000 to \$5,000. A minimum payment per week or per month is provided in all the Acts. After the period of temporary disability is over, any permanent disability resulting from the accident is determined, and an award made in the form of a life pension or a lump sum. Such awards are based on 75 per cent of the average earnings of the workman for the year prior to the accident.

Where death results from an injury or industrial disease, a payment is made towards the burial expenses of the workman. A widow receives a lump sum cash



First aid treatment is part of the facilities usually provided for employees at modern industrial plants. This trained nurse is employed at the Montreal headquarters of the Bathurst Power and Paper Company.

payment, a pension during her lifetime or until she re-marries, and a monthly award for each child under 16 (in some provinces under 18).

The pension to a widow varies from \$50 to \$90 a month and the payment to a dependent child from \$20 to \$35 a month, depending on the province. Somewhat higher monthly payments are provided for orphan children. The amount allowed for funeral expenses ranges from \$200 to \$400.

Additional information on workmen's compensation may be obtained from the bulletin "Workmen's Compensation in Canada", October 1959, published by the federal Department of Labour.

Immigrants are eligible for workmen's compensation benefits from the beginning of their employment in Canada.

Family Allowances

All children born in Canada, and all children of newcomers who have lived in Canada for one year, are eligible for family allowances paid by the federal Department of National Health and Welfare.

To qualify for the allowance the child must be registered for it, and must be "maintained" by a parent according to the definition of the Family Allowances

Act. The allowances are paid monthly to the parent, usually the mother. They are tax-free, and are paid by cheque at the following rates: children under 10 years of age, \$6; children aged 10 to 15, \$8. The allowances are paid for children of school age only when they are regularly attending school as required by provincial legislation.

Family Assistance

Family assistance is a grant for children of immigrants or of persons returning to Canada after a prolonged absence, and is payable to the parents. It is designed to assist the family during the first year after admission to Canada or return to Canada for permanent residence, a period when children are not eligible for family allowances. Family assistance is administered by the Immigration Branch of the Department of Citizenship and Immigration.

Family assistance is payable at the end of each three months at the rate of \$5 per month for each eligible child, from the date of admission, or return, until a period of 12 months has elapsed.

Old Age Security

Old age security is paid by the federal government to all citizens of Canada 70 years of age or over, provided they have resided in Canada for at least ten years. The person is paid at the monthly rate of \$55, regardless of the financial means of the recipient, as long as he remains a resident of Canada, and is not absent from the country for six months or more in any year. (At the time of writing the federal government has indicated that the period of six months absence from Canada will be extended, but amending legislation has not yet been introduced.) In some cases the province may pay an additional supplement.

Old Age Assistance and Disabled and Blind Persons' Allowances

The federal and provincial governments co-operate in providing assistance of up to \$55 a month to persons in need who are aged 65 to 69, to those 18 and over who are totally and permanently disabled, and to those aged 18 and over who are blind. Under these programs, payment of assistance or allowances is made by the provinces, some of which also pay an additional supplement in cases of need.

Under each of the three programs, an applicant for assistance must have resided in Canada for ten years and must meet a test of need to be eligible.

Mothers' Allowances

Allowances on behalf of needy mothers and their dependent children are provided by all provinces. Assistance is granted to widows, mothers with husbands in mental hospitals and, in nine provinces, to mothers who are deserted

or whose husbands are disabled. Some provinces provide also for mothers with husbands in penal institutions and for divorced, separated and unmarried mothers.

To be eligible for these allowances, an applicant must be caring for one or more children of eligible age, and must meet specified conditions of character and competence, need, residence and, in six provinces, of nationality. In the latter case, the usual requirement is that the applicant be a Canadian citizen or a British subject, or the wife or widow of a Canadian citizen or British subject or that the child have been born in Canada.

The maximum monthly allowance payable to a mother with one child varies from one province to another. An additional amount is paid for each additional child and in some provinces for a disabled father in the home. Certain provinces have established a maximum amount payable to a family and the majority of provinces grant supplementary aid where special need is apparent.

General Assistance

General assistance is available in all provinces to unemployed or unemployable persons on the basis of need. In most provinces the program is administered by the municipalities subject to certain minimum standards set by the province, and part of the cost is borne by the federal government.

Hospital Care

Since 1957, prepaid hospital care at the standard ward level has been provided through federal-provincial hospital insurance programs in nine provinces. The program will be extended to the Northwest Territories and the Yukon this year, and the province of Quebec is considering entering the scheme shortly.

Under separate legislation, the Immigration Medical Service provides free hospital care to immigrants who become ill en route to their destination or while awaiting employment. Anyone in Canada suffering from mental illness or tuberculosis also receives free or substantially free hospital care. Other special groups receiving free hospital care are members of the Armed Forces, veterans (for service-connected illness or disability), Indians, Eskimos and insured sick mariners.

Each of the provincial hospital insurance programs offers in-patient standard ward care, diagnostic, laboratory and other hospital services. In addition, most plans provide emergency out-patient treatment, and several provide comprehensive out-patient diagnostic services.

In some provinces the patient is required to pay a small portion of the cost:

— In British Columbia \$1.00 a day is charged for the period of hospitalization and \$2.00 each for emergency visits to hospital. The remainder of the cost is met from the proceeds of a special sales tax. No direct charge is made for people receiving public assistance.

—In Alberta, all patients pay a daily charge of from \$1.50 to \$2.00, except persons in receipt of public assistance, maternity patients, and certain polio, arthritic and cancer patients.

—The Saskatchewan Hospital Services Plan provides hospital care upon payment of annual premiums, which in 1960 are set at \$45 for a family group and \$20 for a single person. Persons receiving public assistance are cared for at either provincial or municipal expense.

—In Manitoba and Ontario, the provincial hospital plans are financed through monthly premiums. In Manitoba these are \$2.05 for a single person, \$4.10 for a family; in Ontario, \$2.10 for a single person, \$4.20 for a family. Costs for public assistance recipients are assumed by either the provincial or municipal government.

—The Nova Scotia hospital scheme provides a range of specified out-patient services in addition to the usual emergency out-patient care. There are no patient charges since financing is largely by a provincial sales tax.

—In Newfoundland, the hospital insurance plan provides a broad range of out-patient services.

—Recently established plans in New Brunswick and Prince Edward Island are financed by personal premiums. In New Brunswick these are \$2.10 monthly for a single person, and \$4.20 monthly for a family; in Prince Edward Island the rates are \$2 and \$4 a month respectively.

In those provinces where it is necessary to be enrolled in a hospital scheme and pay a regular premium in order to belong, enquiries should be directed to the provincial hospital commission of the province concerned.

Medical Care

In certain areas of Manitoba and Saskatchewan, municipal doctor plans offer complete physician's services to residents, who must pay an annual premium. Such local plans are not common throughout Canada. The Swift Current area in south-western Saskatchewan operates a medical-dental plan based on payment of a personal tax or premium. In the outlying areas of Newfoundland, medical care and certain nursing services are provided on a premium basis, and the Children's Health Service provides free medical and surgical service in hospital to all children under 16 years of age.

Five provinces have special medical programs for some or all of those persons who receive social assistance or relief, blindness allowances, mother's allowances, disability allowances, old age security (supplemental allowance), old age assistance or widow's pensions. In addition, in some provinces, children who are wards of the government are included among those who may receive special medical assistance. In these cases, services are given free of charge with the possible exception of dental and optical care and drugs. British Columbia, Saskatchewan, Alberta, Ontario and Nova Scotia are the five provinces that supply services in varying degree to these special groups of people. In each of the

other provinces and in the two territories assistance is given on a local discretionary basis to persons unable to pay for all or part of their medical care.

A number of provinces have developed programs under which free or substantially free services are provided for persons suffering from specific diseases such as cancer, poliomyelitis and arthritis. The federal government also provides medical as well as hospital care to members of the armed forces, certain classes of war veterans, Eskimos, Indians, and insured mariners.

Voluntary Health Insurance Schemes

A wide variety of private organizations offer insurance against the expenses of hospital, medical and surgical fees, and against loss of wages for accident or sickness. The premium paid depends upon the type of contract purchased.

In many industrial and group plans (see Chapter 4), the employer pays part of the premium. While these schemes are usually operated only within certain localities, it may sometimes be possible for a person to make arrangements to stay within such a program even though changing his place of residence or his job.

A person who does not belong to any organization that has a group plan may purchase hospital or medical insurance and insurance against accident or loss of pay from a privately-owned or voluntary insurance company organized to provide all types of insurance on a national, provincial or local basis. These types of insurance may be purchased by individuals or by families. Again, under some of these plans, it is also possible to retain coverage even though changing one's place of residence or one's job. It is important that a person intending to buy insurance inform himself about the plans of several different companies before undertaking to purchase a contract.

Free Legal Aid

In many centres across Canada, the local Bar Association provides free legal aid to persons whose incomes are very low. In several provinces this aid is supplemented by the government to permit broader coverage. Under such plans both criminal and civil cases can be conducted, and legal counsel provided on behalf of the indigent person, without expense to him.

BIBLIOGRAPHY

General

Canadiana Company Ltd. *Encyclopedia Canadiana*. Ottawa, 1957. 10 volumes, 5,000 illustrations. \$150.00.

Government of Canada. *Canada Year Book*. Ottawa, 1960. 1,300 pages. Paper edition, \$3.00; cloth edition, \$5.00. Official statistical handbook of resources, history, institutions and social and economic conditions of Canada.

Government of Canada. *Canada, 1960*. Ottawa, 1960. 325 pp. \$1.00. Official handbook of present conditions and recent progress.

Department of Labour. *The Labour Gazette*. Ottawa. Monthly. \$4.00 per year outside Canada.

Wages and Earnings

Department of Labour. *Wage Rates, Salaries and Hours of Labour*. Ottawa, 1959. 265 pages. \$1.00. Wage rates for selected occupations below the supervisory level, presented in both English and French.

Occupations

Department of Citizenship and Immigration. *Professional Occupations*. Ottawa. Pamphlet series. No charge.

Department of Labour. *Canadian Occupations*. Ottawa. Monograph series. No charge.

Working Conditions

Department of Labour. *Working Conditions in Canadian Industry, 1959*. Ottawa. 25 cents. Statistical tables showing proportion of workers in major industries who receive various benefits.

Department of Labour. *Provincial Labour Standards, 1959*. Ottawa. 25 cents. Provincial legislation concerning working conditions summarized by subject.

Department of Labour. *Workmen's Compensation in Canada*. Ottawa. 25 cents. Comparison of provincial laws.

Department of Labour. *Group Hospitalization and Medical Insurance Plans in Canadian Manufacturing Industries*. Ottawa, 1958. No charge.

Taxation

Bank of Montreal. *Taxation in Canada*. Montreal, 1958. No charge. Description of Canadian taxation.

Education and Training

The National Conference of Canadian Universities. *Canadian Universities and Colleges 1958*. 140 Wellington St., Ottawa. 200 pp. \$2.50 outside Canada; \$2.00 in Canada.

Department of Labour. *Vocational Training Programs in Canada*. Report No. 5. Ottawa, 1959. No charge. A description of publicly-operated technical and trade training programs.

Employment

Dominion Bureau of Statistics. *Employment and Payrolls*. Ottawa. Monthly; annual revision. 30 cents a copy. Statistical report of employment and average earnings in major industries.

Dominion Bureau of Statistics. *The Labour Force*. Ottawa. Monthly. 25 cents. Statistical summary of employment in Canada.

CANADA
DEPARTMENT OF
MINES AND TECHNICAL SURVEYS
SURVEYING AND MAPPING BRANCH

CANADA

SCALE 1:5 000 000 OR ONE INCH TO 250 MILES

0 100 200 300 400 500 600 700 800 900 1000 1100 1200 1300 1400 1500 1600 1700 1800 1900 2000 2100 2200 2300 2400 2500 2600 2700 2800 2900 3000 3100 3200 3300 3400 3500 3600 3700 3800 3900 4000 4100 4200 4300 4400 4500 4600 4700 4800 4900 5000 5100 5200 5300 5400 5500 5600 5700 5800 5900 6000 6100 6200 6300 6400 6500 6600 6700 6800 6900 7000 7100 7200 7300 7400 7500 7600 7700 7800 7900 8000 8100 8200 8300 8400 8500 8600 8700 8800 8900 9000 9100 9200 9300 9400 9500 9600 9700 9800 9900 10000

Federal Capital... • Provincial Capital...
 Railway Main...
 Railway Branch...
 Great Waterway...
 Other Waterway...



Government
Publications

29. 28. 61.

Government
Publications

~~HD~~
~~2106~~
~~225~~
1960

Canada. Dept. of Labour.
Economics and Research Branch
Working and living condi-
tions in Canada.

Government
Publications

PLEASE DO NOT REMOVE
CARDS OR SLIPS FROM THIS POCKET

UNIVERSITY OF TORONTO LIBRARY

DECATALOGUED

